RICE 10 CENTS

SATURDAY NIGHT

DECEMBER 4, 1943

VOL. 59, NO. 13 • TORONTO, CANADA

THE CANADIAN ILLUSTRATED WEEKLY

PILOT
Lt. J.G. MACHADO
CREW CHIEF
T/Sgt. E. L. WILDER

EAST AND WEST MEET AS FIGHTING ALLIES AT THIS ADVANCED AIR BASE IN CHINA. PLANES LIKE THIS RECENTLY BLASTED JAP AIRFIELDS IN FORMOSA.

The Front Page

THE story is running around that the raising of the status of our representative at Washington (and later of other representatives) to an equality with the representative of the United Kingdom is a calculated move to spike the guns of an expected campaign for something resembling Imperial Federation. This seems extremely improbable. The prospect of the British Commonwealth ever achieving so great a degree of organized unity that it could properly be represented at the capitals of other nations by a single plenipotentiary, to whom the representatives of individual Dominions would be in a state of definite inferiority, is so remote that no practical statesman is likely to bother with it. In any event, if we are going to effect so tremendous a change in the political relationships of the member nations of the Commonwealth, there could be nothing to prevent us from effecting the very moderate consequent change of abolishing the post of Canadian Ambassador and substituting, not a Minister, who would really be just as independent of the Empire Ambassador as another Ambassador would, but a Secretary or Attaché.

The theory of the move to spike the guns was probably put abroad for a quite different reason. There is a campaign on foot, not to establish a centralized Empire on the old Federation lines, but to bring about something much more effective in the way of an alliance between the nations of the Commonwealth than has existed since they became autonomous. It is an interesting and somewhat disturbing fact that Canada—for quite legitimate geographical reasons—now has commitments towards the United States for the defence of the North American continent, but none towards the United Kingdom and the associated nations of the Commonwealth for the defence of anything. Those who are opposed to the establishment of any such commitments towards the United Kingdom, for whatever reason—and the reason is usually a haunting fear of the restoration of an extinct condition known as colonial status, — are anxious to make it appear that this campaign has objectives far more grandiose than those which it really has. They therefore hint that its promoters are aiming at a state of affairs which would make it improper or illogical for Canada to have an independent representative at Washington or Moscow or Paris; that they desire a single Empire sovereignty which shall always speak with a single voice in all foreign relations; that they are aiming, not at a system of mutually agreed commitments of limited extent, but at the unlimited and perpetual commitments of people who for all external purposes are subjects of the same government, —and must therefore logically have the same Ambassador.

The push for this unification is supposed to be coming in the first place from Australia. There is not the slightest reason to suppose that that Dominion would ever consent to enter into any such arrangement, and still less to suppose that either Canada or South Africa would do so. As for Eire, we presume that the promoters of any such scheme would simply leave it out of their calculations. On the other hand Australia undoubtedly desires, and Canada and South Africa might see their way to, and even Eire might be induced to accept, a system of limited and changeable commitments which would make the Commonwealth a vastly easier proposition to defend than it is at present, and which would obviously be consonant with the closest understanding with the United States.

Coming Depression

ACCORDING to newspaper reports Msgr. Gerald J. McShane, Rector of St. Patrick's in Montreal, told a high school graduation audience last week that "we will witness at the end of the war a depression and unemployment siege that will make the stark, squalid days of the thirties pale in significance." We cannot tell from the report whether Msgr. McShane, whom we well know to be a man of the most humane and public-spirited instincts, held out any hopes that the political authorities of this country would do anything to prevent or mitigate this "unemployment siege," but if he is predicting that sort of thing without suggesting that anything is going to be done about it we fancy that he is inviting a very high grade revolution, which might have the effect of putting the "godless" element of the population at least temporarily in charge of our affairs. For the "godless" element have this in their favor, that they are not reconciled to an unemployment siege that will throw the last depression into the shade, that they profess to have a means of preventing it, and that they can point to one country in which it has been prevented.

Those who do not want a "godless" regime in Canada are at present confining their efforts for the most part to reminding the people who will have to go through this coming depression that they enjoy all the benefits of democracy, and the most perfect freedom to sell their labor in the best markets, provided only that they can find any market in which to sell it at all. It is not good enough. The right to elect your alderman is unimportant if you have not the right, and the power, to get yourself a job. The right to vote for a more or less Progressive candidate in Alberta is illusory if you have had to migrate to Ontario in order to have any prospects of getting food enough to live to vote for anybody. Anybody who assumes that we are going to have another depression starker and more squalid than the last, and that we are going to have it inevitably, so that it is no use making any struggle against it, seems to us to be giving away the cause of the competitive system.

"Icing Up" Is Beaten

See article by Dyson Carter on page 17

FEATURES IN THIS ISSUE

Page
Prisoner of the Kremlin .... Francis X. Chauvin 6
How Should We Revise the B.N.A. Act? ...... M. Ross Heavysege 10
Looking at the War from Washington .... Willson Woodside 12
Conservation is Proper Use .... E. Newton-White 8
Why Is "The Plan" So Inflexible? .... Stephen King-Hall 18

THE BUSINESS FRONT

The Electron, Mightiest Mite .... Claude L. Fisher 38
Death By Taxes .... P. M. Richards 38
Does Business Suffer From Schizophrenia? .... George Gilbert 42

THE OTTAWA LETTER 9
THE EDITOR'S CHAIR 14
THE SCIENCE FRONT 17
THE WEEK IN RADIO 25
WORLD OF WOMEN 28
THE DRESSING TABLE 30
MUSICAL EVENTS 32
THE FILM PARADE 33
CONCERNING FOOD 34

Police and Unions

THERE is much discussion going on in the province of Quebec concerning the right of policemen, municipal or provincial, to join a labor union. There does not appear to us to be much room for discussion. We are in favor of allowing to all policemen the fullest possible liberty to join any association which they may individually feel like joining, subject to only one limitation. The limitation is that membership must not involve any obligation to do or omit, in any conceivable circumstances, anything which it is the policeman's duty not to do or not to omit in the exercise of his functions as a policeman.

It is the absolute duty of a policeman to obey the orders of his superior officers, so long as they are within the limits proper to a police force. It is therefore quite impossible for a policeman to be permitted to join any organization which would have the right, either by its constitution or by its generally accepted procedure, to tell him not to do what his superior officers tell him to do. A policeman cannot join an organization which would have the right to order him out on strike, or to order him to refuse to perform any particular task assigned to him by his officers or to perform it in any other way than they expect.

"Keep Them Out"

THE kind of economic doctrine of frustration and despair which is being preached all over this country today is admirably summed up in this sentence from an editorial in the Toronto *Telegram* last Tuesday: "It follows that every European war refugee admitted now and given work means less opportunity for British newcomers following the war." If that is true, it follows equally that every immigrant of any kind admitted now and given work means less opportunity for British newcomers following the war. If that is true, it follows that every non-British person now in Canada and having work who can be expelled from Canada under any pretext means more opportunity for British newcomers following the war. So it is not surprising to find the *Globe and Mail,* which shares the *Telegram's* passion for keeping everybody out on the pretext that we want to reserve room for the British, urging that persons of Japanese race who were born in Canada, who have lived here all their lives, who are Canadian citizens and who have never done anything to indicate the slightest disloyalty to this country, should be expelled from Canada on the sole ground of their ancestry. After all, that will make room for more "British newcomers"—if British newcomers like to come to that sort of a country, as to which we have doubts.

The expulsion of persons who are legally entitled to citizenship in the expelling country, on the ground of race, is the outstanding and characteristic feature of the whole Nazi ideology. If we begin by doing it to Canadian Japanese, we shall most certainly go on to doing it to Canadian Yugoslavs and Canadian Jews and Canadian Negroes, and we might even ultimately find ourselves doing it to Canadian Englishmen and Scotsmen.

A Great Career

CHARLES G. D. ROBERTS probably knew men who remembered the first settlements in the virgin forests of Ontario. He was born in 1860, seventy-seven years after the north-

(*Continued on Page Three*)

RICHARD ALBERT BELL *Photo by Karsh.*

NAME IN THE NEWS

Building the Prog.-Con. Party

BY COROLYN COX

THIS time Canada need not, like Great Britain, as she nears the end of world conflict, rebuild the physical walls of her Parliament House. About this stage in the last war, we were anxiously hastening to extract our Members of Parliament from among the extinct vertebrates of the Victoria Museum where they had been welcomed after what was possibly sabotage, but at any rate not bombs, had demolished by fire our old Houses of Parliament. As the Mother of Parliaments today has managed to be herself, even amidst the grandeur of the House of Lords Chamber in London, so, too, our Commons during its sojourn in the Museum was able to confront the terrible emergencies of that day, though the chamber in which it met was of that shape so objectionable to Mr. Churchill—semicircular.

Today our House is firmly established in its modern *oblong* Chamber, which Mr. Churchill advocates as psychological aid toward maintaining a two-party House, with a real change of principles involved in walking across the floor, as against the gradual shadings of pink possible where one party group dovetails into another in a semicircular setup. But the old two-party system in Canada has been shattered as the very walls of the British House, and now must pull itself together if it is to prove itself capable, as Churchill puts it, of adapting itself to every change which sets the pace that modern life has put upon us. To play the role of official Opposition during a war which it backed without equivocation has been the sorry task of our old Conservative party, and it never wanted to play that part.

Differing views in the House have not needed floor crossing—you just wander down the Opposition rows of desks and slide from Conservative to C.C.F. to Social Credit, to Bloc Populaire and what have you. How are we going to build our House in the figurative sense to meet those **after-war days that Mr. Churchill** forecasts will bring politics very fierce and violent, along with immense press of business and very likely stormy controversy?

Richard Albert Bell has been appointed National Director of the Progressive Conservative Party with the job of rebuilding the nationwide organization of what is still the Official Opposition, with the hope of bringing it back under a new Chief out of the shadow in which it has had to endure the entire war period under three successive leaders of debate on the floor. He is charged with complete supervision of all aspects of organization of the Federal party, in each province, each constituency. He must coax and cajole party members to work and to stand the next election, he must help plan the nominations of candidates so that they burst upon the public at the most favorable moment, he must supervise publicity and research. He is thirty years old, believes in what he is doing, and finds the prospect of an election on the horizon so exhilarating after his long period in the doghouse that he is one of the happiest, most beaming young men in Canada. His cheery smile and lively voice, which even over the telephone makes you wonder why you ever despaired of the human race, are seen and heard all over the country—he has completed two transcontinental tours just since his appointment in April.

Old Carleton County

Bell is a chip off the old Carleton County Conservative block. The county has never in history gone anything *but* Conservative in any Federal election, and only slipped once provincially, on the occasion of the Drury Government. Bell's people have never been anything but Carleton County farmers, are pre-Bytown stock, impelled toward our shore by an Irish potato famine before there were locks in the Ottawa River and the Rideau Canal. They **brought politics along in their blood,** too, and three generations have been Reeves of Nepean Township.

Brought up on the old farm at Britannia Heights, just outside Ottawa, Bell went to the excellent consolidated public schools in his district, and to Nepean High School of Westboro, which has made itself a reputation. To Toronto University he took a good set of brains that had been well trained, as was proven by his collection of prizes and scholarships, which included the Maurice Cody Memorial Prize for ability in public speaking and wound up with the John P. Moss Memorial Scholarship for best all round man or woman in the graduating year of Faculty of Arts. Put that sort of education record with inherited political disposition, and you'd be sure to find the result, sooner or later, in Ottawa. Bell went there almost directly he took his B.A. in 1934, to act as private secretary to the Hon. R. C. Matthews who was then Minister of National Revenue in the Bennett Administration. In the summer of 1935 Bell was made general secretary of the Conservative party to help Earl Lawson organize the campaign in which they found themselves unable to prevent the defeat of the Bennett Government.

Bell then returned to his interrupted plan of education, entered Osgoode Law School, took two more good scholarships, worked summers on the farm, was admitted to the Ontario Bar in 1938, went directly to the late Dr. R. J. Manion as private secretary to the Leader of the Opposition. There began the long discipline of political adversity shared with three men, all of whom he has been able to admire and support with complete loyalty, from '38 to '40 Manion, from '40 to '43 Mr. Hanson, and since last January Gordon Graydon. He took the bomber route to Great Britain with Mr. Hanson, values today above all the first-hand observation they were given of Canadian forces overseas and Great Britain at the height of her glorious courage.

PORTRAIT OF MY SISTER

(for Nina)

I LOVE glory, greatness.
That life should be a dance
On a bright-lit stage
And I, a solo dancer,
The rest of the people, background—
That is happiness.

But I love people and they should
  have their turn
On the bright-lit solo stage,
And I shall be background.
Though I do not like this
Yet it is just that it should be so.

Some day it will be so.
At present life is hunger and want
  and pain.
But I have comrades, friends.

DIANA SKALA.

New Pioneer Age

Mr. Bell sees Canada today as facing a resurgence of the pioneer age, needing to develop the resources under her nose. He believes the situation calls for what he considers to be the inherent quality of the original Macdonald Conservative party that put through the Canadian Pacific Railway. Private enterprise stoutly backed by government aid is the formula. Just as the tariffs of 1878 were set up to protect the jobs of Canadian workingmen of that day, so today, in another setting, state guarantees, commonly referred to as social security measures, must be invoked. He insists that Sir John A. in opening up the west of his day can only be styled as a "radical", and that is the sort of radical he believes he now serves in the Progressive Conservation Leader, John Bracken.

Mr. Bell is likeable, capable, able to express his thoughts, hard-working, sincere and an enthusiastic politician to his finger tips. He ought to prove of immeasurable assistance to the Canadian public from now till the next election, in getting before it in understandable fashion what his colleagues stand for so that the public may vote **with its eyes open.**

DEAR MR. EDITOR

Do Savings Produce Wars?

Editor, SATURDAY NIGHT:

IN THE article by Stanley McConnell in a recent issue, the opening paragraph contains the following quotation:

"Why is it with all the raw materials available, with all the manufacturing facilities, with men and women anxious to work, with ample credit available, with millions of people eager to consume what they have the ability to make; why is it that the world cannot go ahead using the materials to make the things that we all need and want?"

Those who have difficulty in answering the question still cling apparently to the plausible theory that money invested in production is distributed in wages to workers and that, in their hands, it becomes the purchasing power necessary for them to acquire the goods produced; and that therefore, the more of the national income that goes into savings, the better.

From the fact that invested capital remains quantitatively intact after payment of wages, it is clear that invested capital is not the source of wages. No wages are paid nor capital invested in production unless there is already an effective demand for the product. If it were a fact that production creates its own market then, under the conditions set forth in the question quoted, there would be no depression, production would automatically go ahead.

The reason why production does not go ahead is that while there is plenty of purchasing power in the aggregate, too many individuals lack sufficient of it to procure what they could reasonably consume; this reduces the possible market for consumers' goods and therefore the opportunity for investing the accumulating funds, in the manufacture of them.

As it is unthinkable that these surplus funds should earn no interest, we find employment for them mainly by promoting enmity between nations and thus creating a market for arms, by investing in the production of arms and by paying taxes to buy the arms.

While, therefore, savings are necessary for the production of desirable goods, a surplus of savings can be used only in such undesirable activities as the armament industry and war.

One remedy is to regulate incomes with a minimum that would increase the consumption of desirable goods, and a maximum that would reduce total savings to a point at which they would equal the investment requirements of the increased consumption.

Such a modification of the profit system, if undertaken by its supporters, would obviate the otherwise inevitable move toward some socialistic scheme in which all profit would probably be eliminated.

To leave the profit system in its present unrestricted form is to invite a majority vote for radical change to a new system.

The warning by certain reactionaries that it will be impossible to establish a new system without force amounts to a threat on their part; for it is they as the resisting minority in the case who would bear the onus for the employment of force.

Leaside, Ont. W. C. MORHAM.

Basic English

Editor, SATURDAY NIGHT:

BASIC English has received much attention in your columns and I would like to tell of my experiences in using it. Over a year ago I started using it in night classes for adults. I had used other courses or programs previously, but from the experience of using it for a year I can wholeheartedly recommend it for use with adults who can read and write in another language.

Many critics and also many advocates of the course have, I am afraid, never seen the texts. The introduction to the four booklets which teach the now famous eight hundred and fifty words states clearly that an adult working quickly could learn them in six months and working slowly in two years. This does not profess to be a month-long "royal road" to English. In my experience it needs good hard work on the learner's part to understand and use this basic vocabulary.

All the literature on the course states clearly that this vocabulary is only a beginning and that it is an introduction to their course called, "From Basic to Wider English". By means of letters, life in an English family is taught in this part of the course. Father tells of his life in a mill, Mother of her home in the country, son David of his merchant navy experiences on a trip around the world, and the daughter of her life in London where she studies to become a teacher. Many opportunities to teach our laws and customs arise during its use, which broadens the learner's knowledge. When the learner has mastered this course he has at his command two thousand words and the complete English verb system. A Basic dictionary has also been published to aid the learner in teaching himself. It defines twenty thousand words.

I am sure that the suggestion of publishing Shakespeare's works etc. in Basic English would be both unnecessary and foolish, and contrary to the purpose for which the course was designed. Professor Ogden and his committee, who have written the course and used it for over thirty years, do not want to limit anyone's vocabulary in English or allow our rich heritage of language to be lost.

Teaching English to our first-generation Canadians is a duty the Canadian people have not taken seriously in the past. This course is a good one for this purpose and, until a distinctly Canadian course is written, can be used with profit. If these people are taught English there would be less friction between them and their children, better home life for their children, and less delinquency among this class. What can a parent who cannot read, and hence cannot learn our laws and customs, do to control his children? What control has the parent when the child leaves home and neither can write in the other's language? I hope all the publicity Basic English is receiving leads to this problem being faced and met efficiently by the people of Canada.

Sudbury, Ont. E. WAINWRIGHT.

SATURDAY NIGHT
THE CANADIAN WEEKLY
Established A.D. 1887

BERNARD K. SANDWELL, Editor
P. M. RICHARDS, Assistant and Financial Editor
WILLSON WOODSIDE, Foreign Editor
BERNICE M. COFFEY, Women's Editor
N. McHARDY, Advertising Manager

SUBSCRIPTION PRICES — Canada and Newfoundland $3.00 per year, $5.00 for two years, $7.00 for three years; all other parts of the British Empire, $3.00 per year; all other countries $4.00 per year.
Single copies 10c.

Advertising contracts are solicited and accepted by this business office or by any representative of SATURDAY NIGHT subject to Editorial approval as printed in our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch offices or its advertising staff — to cancel same at any time after acceptance—and to refuse publication of any advertising thereunder at any time such advertising is considered by them as unreliable and undesirable.

No contribution will be returned unless accompanied by stamped and addressed envelope. SATURDAY NIGHT does not hold itself responsible for the loss or non-return of unsolicited contributions. Payment, unless otherwise agreed, is for first serial rights in Canada, including the right to use quotations in promotion material whether printed or broadcast.

Printed and Published in Canada
CONSOLIDATED PRESS LIMITED
CORNER OF RICHMOND AND SHEPPARD STREETS, TORONTO 2, CANADA

MONTREAL....................New Birks Bldg.
NEW YORK..........Room 512, 101 Park Ave.
E. R. Milling - - - Business Manager
C. T. Croucher - Assistant Business Manager
J. F. Foy - - - Circulation Manager

Vol. 59, No. 13 Whole No. 2646

THE FRONT PAGE

(Continued from Page One)

ward trek of the American Loyalists. In his own time came a very cavalcade of men and events; Confederation, with Macdonald and Cartier, the opening of the West, the Canadian Pacific Railway, with Van Horne and Shaughnessy, the rise of Winnipeg, Calgary and Vancouver, the Laurier era of promise, three wars, the mining discoveries and an amazing industrial growth in the old Provinces.

He saw not only the expansion of McGill, Queen's and Toronto Universities, but the rise of notable academic and technical institutions in London, in Winnipeg, in Saskatoon and in Vancouver. He began being proud of Canada when there was not too much to be proud of, and his pride grew in parallel with the material progress of the Dominion and with the broader, more confident spirit of the people.

SONNETS FOR A SOLDIER

BY DOROTHY LIVESAY

YOU went, wordless; and I had not the will
Nor courage to find fanciful or plumaged phrase
To camouflage my solitude. So saying bald
Goodbye, word bouncing down each waiting step
Till out of sight and sound; I saw you turn,
Walk firm towards the iron gate. Its clang
Shattered a world. For should we greet again
This hushed horizon will have widened so
You'll not find solace walking in the Park
Or watching storm snarl over English Bay.
That night of fog, bleaching the bones of trees
Will not shroud you and me again; too wide apart
We will have grown; our thoughts too proud,
Too tall for sheltering beneath those boughs.

II

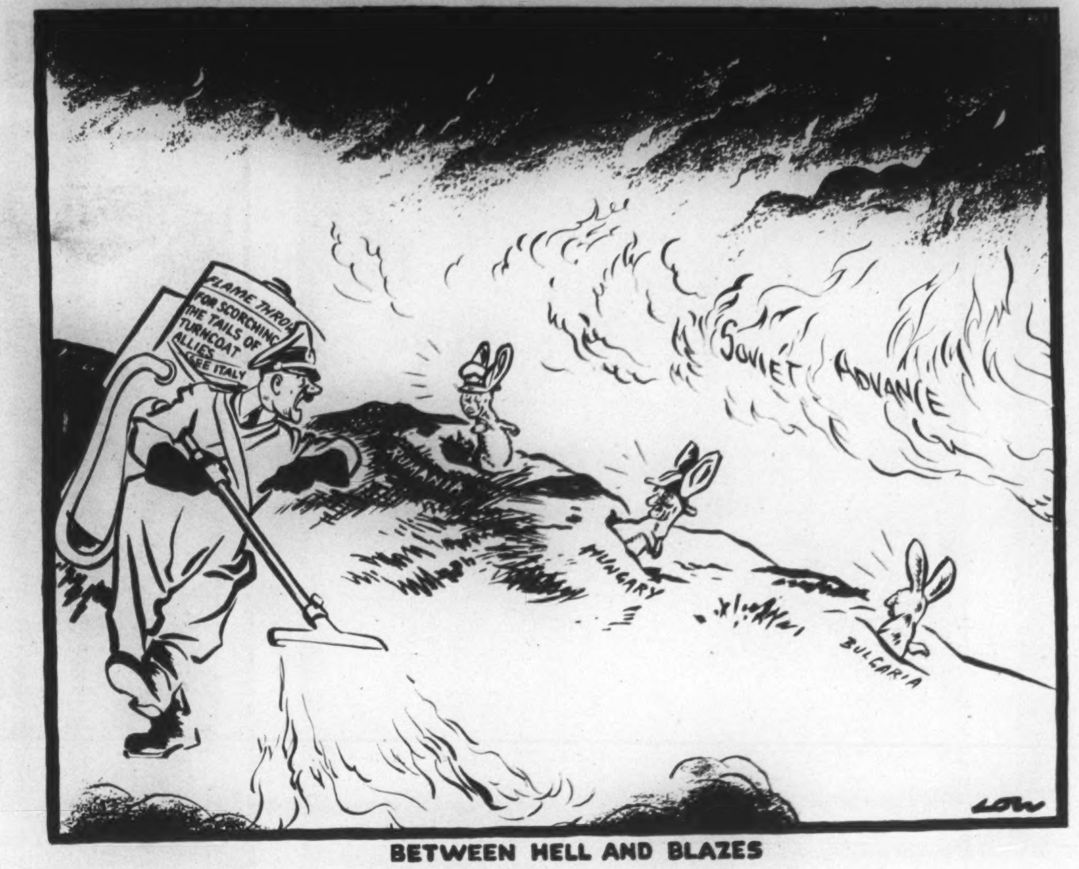
When in disgrace with self—(not mindful of
Men's eyes); hating the character which turns
Too inward, and in disastrous times has none
Of pioneering virtue: stripped of calm,
Barren of inner fortitude, I walk.
Now summer is relaxed and grey chill air
Dims the clear skyline, mountain messages
Are relayed through the rain to straining eyes.
Now summer's gone, I'd have no heart alone
Aching, as a shaken birch, for greenery—
Could I not summon up out of the mornings past
Love, breathing without words to give it breath;
Music, without sound; and heaven's blue sky
Burning upon our hidden solitudes.

III

No hands to touch, whom distance separates.
No warming of the heart in sun-sprayed room.
The lover's voice, gentle and high and clear
Ripples in some inland sea, mind's own.
High days hold us, the sun an ominous sign
Over our world; man's undertakings seem
After a sorry lapse, to loom more meaningful
And our small doings set a precious pace.
Something is saved, with absence. See the mind
More meditative grown; felicity
A fire intense, fanning the quiet heart:
And though there be no hands, no hands to touch,
Love is assailant again upon this citadel—
His sudden password shattering all doors.

New Westminster, B.C.

As a poet he began writing in the school of Keats, revealing not only supreme sensitiveness to the glory of common day in field, forest and stream, but a feeling for the latent music of the English tongue. He was a craftsman of superb talent. Beneath the highly polished surface of his work great thoughts lurked, but for the most part they were established thoughts rather than new ones, and that is not a criticism but an appreciation.



BETWEEN HELL AND BLAZES

Today's Poetry

THE December *Canadian Forum* contains a very long article by Northrop Frye entitled "Canada and Its Poetry" which is much more than a mere review of A. J. M. Smith's great anthology, and should be made available in a form more suitable for reference. Mr. Frye finds a considerable degree of unity in contemporary Canadian verse—extending indeed to the more important of the earlier writings, —a unity due to "the unusually exposed contact of the poet with nature which Canada provides. Nature is seen by the poet, first as unconsciousness, then as a kind of existence which is cruel and meaningless, then as the source of the cruelty and subconscious stampedings within the human mind."

It is possible that Mr. Frye is ascribing to the zero depths of the Canadian winter and the vastness of the Canadian landscape an attitude of the poetic mind that is really due more to the moment of time in which we of today find ourselves, a moment in which the cruelty and subconscious stampedings within the human mind are present to our attention as never before in history. The poet of today, wherever he be, can no longer do what Roberts could do in the old days before 1914, the days of "Tantramar Revisited":—

"Yet will I stay my steps and not go down to the marshland,—
Muse and recall far off, rather remember than see,—
Lest on too close sight I miss *the darling illusion.*"

Roberts, knowing the illusion for what it was, could still cherish it. The poet of today resents it and makes it his business to expose it. He has to teach us to look open-eyed, and as fearless as possible, at a world which is the linear descendant of that primeval Undersea of Pratt's terrible "Silences," — "down deep where the darkness spills its wash on the threshold of light, where the lids never close upon the eyes, where the inhabitants slay in silence and are as silently slain."

In the nineteenth century "Nature red in tooth and claw with ravin" was something that Man had climbed out of. In this mid-twentieth century Man's hand is as red as any claw, and his cruelty as meaningless as the earthquake and the typhoon; and it is only by facing these facts that we shall get back to the realization that vile as he is Man is yet part of the infinite purpose of God. If our poets are rather busy rubbing our noses in the mess, we must not blame them overmuch; we made the mess.

Against Socialism

THERE is no reason to suppose that a majority of the Canadian people are anxious to surrender the very considerable amount of personal freedom which they would have to surrender in order to operate a genuinely socialistic state; but the opponents of Socialism would do well to get it into their heads that a great many, probably a majority, of the Canadian people would rather surrender that amount of personal freedom than have to face the prospect of a continuing series of depressions like that of 1929-34, accompanied by widespread and unavoidable unemployment. No political party which does not announce a firm and confident intention of preventing that situation from being repeated will ever have a chance of governing this Dominion. The great appeal of the Socialists is that they announce that they can and will prevent it from being repeated, and that since their Socialism was not in operation when it occurred they cannot be charged with any responsibility for permitting it in the past.

It is of no use merely to offer *excuses* for the depression—that it was caused by international conditions, that it caught us unawares, that we had not realized how severe it was going to be nor what could be done to mitigate it. The whole point is that it happened, and the voters are determined that if they can prevent it it shall not happen again, and that no party which does not offer pretty convincing assurances that it will not be allowed to happen again will ever get into power.

Such assurances are vastly more important than any amount of "social insurance"—most of which is a mere tinkering with conditions which the voters feel should not occur anyhow. What the voters want is jobs, and jobs on terms which will not be dictated to them by employers with a vast reserve of unemployed labor available to keep down the wage level. The Socialists offer them jobs; they will be jobs on terms which will be dictated to them by the state, but the voters have no experience of having terms dictated to them by the state, and incline to think that they themselves would be able to dictate to the state anyhow in virtue of their superior numbers. The anti-Socialists must offer them jobs, and must make it plain to them that the wages which they get will be governed by the productiveness of the labor that they put into them. That is a difficult idea to convey, but not too difficult, we fancy, for the Canadian electorate. The farmer, who is no insignificant part of the electorate, is quite accustomed to the idea that remuneration depends on productivity, but thinks, not without some reason, that the purchasing power of that remuneration is adjusted to his disadvantage by state interference on behalf of other kinds of producers.

The political party which is going to be able to stand up against the Socialists must have a genuine conviction that it can do better, economically as well as in regard to personal freedom, for the workers than the Socialists can,—that production is more skilfully managed under a reasonably competitive system than under an authoritarian one. The leaders of the Socialists, so far as they are sincere, have a positively religious faith in their system; the leaders of the anti-Socialists will have to exhibit just as much faith and just as much concern for the common people. There are of course plenty of insincere people in both camps, people who support the Socialist system or the capitalist system because they believe that it gives them power. But these are not the people who really influence the voters. The capitalist system will survive in Canada — with necessary adjustments — if the people who support it believe in it as the best thing for the Canadian people, and not merely as the best thing for themselves individually. If it is going to be supported only by the people who think it is a means by which they themselves can hang on to power and wealth, it will not survive.

THE PASSING SHOW

A RECENT American Gallup Poll reveals that the great majority of Americans have not the faintest idea what the population of Canada is. And the great majority of Canadians can't tell 'em.

•

This idea of landlords leaving their tenants a hundred-dollar legacy is not all it's cracked up to be. Our landlord says that he can't do anything about the bathroom plumbing now but he is remembering us in his will.

•

The CBC ought to engage Gladstone Murray to do a spy-plot thriller over the radio once a week.

•

Answer to H. Galt Edwards

Why radio selling you seem to think smelling?
H. Galt Edwards, I'm talking to you!
Who'd bring us Rodzinski, Deems Taylor, Jack Benny—
Tops in music and humor? D'you think we'd have any
Without the commercials you think are so bad?
If so, you've another think coming, my lad.
You and I, I feel sure, would be first ones to cry
If radio license fees jumped to the sky—
Yet this is the only alternative
To enable our radio here to live.
For top-ranking talent someone must pay,
Either sponsors or listeners—Which, would you say?
Why radio selling you seem to think smelling?
There, Galt Edwards, is answer for you!

H. B. BROWN.

•

New York police have found a "school" for teaching draft-dodging, and what we want to know is whether playing hookey is punished or rewarded.

•

German prisoners of war are reported to be still arrogant. Cross-examination fails to reveal what they have to be arrogant about.

•

"For the sake of analysis we shall assume that there is *some* tax system that will induce the required increase in private investment; our problem is to find it."—B. Higgins in Canadian Journal of Economics and Political Science.

The blind man in the pitch-dark room looking for the black cat which he *assumes* is there.

•

The New Regime

How bright will be those carefree days which now lie just ahead
When we shan't have to work for things, but vote for them instead!

NICK.

•

The popular hymn with the Canadian troops in Italy is the one with the line that can so easily be sung as "A day's march nearer Rome."

•

A Canadian airman we know, now a prisoner in a German camp, has received a saxophone through the efforts of the Y.M.C.A. Frank wouldn't mind us suggesting he is planning to sabotage all German morale within hearing distance.

•

Suggestion

Put up a sign in Parliament
Lest interest abate,
A gilded sign for discontent:
NEW PARTIES WHILE YOU WAIT.

J. E. M.

•

An estimated 25,000 casualties were reported in one raid on Berlin. Hitler has promised to stay at the front with his troops.

•

Both Poles and Russians want their international border set on pre-war lines. They just cannot agree on which war the "pre" refers to.

•

There seems to be a great deal of bickering among rival political factions in Italy these days. No one suspected the Italians of being so eager to fight.

•

Philosophic Rhyme

If you study too long to decide if a course
May be worthy or wrong, you'll do nothing, perforce.
For in musing upon possibilities wide
The time will be gone. You'll be dumb to decide.
Like the man of dull clay, with the snow falling free,
Who determined—in May—that he wanted to ski.

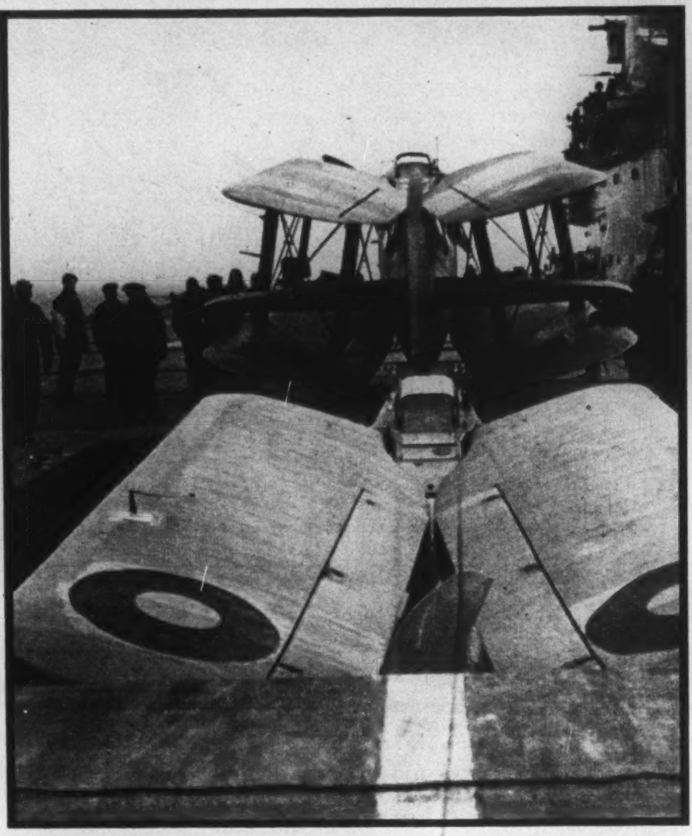
J. E. M.

•

Even the Germans are now convinced that "the bomber will always get through."

Air and Sea Power Combine in "Flat Tops" . . .

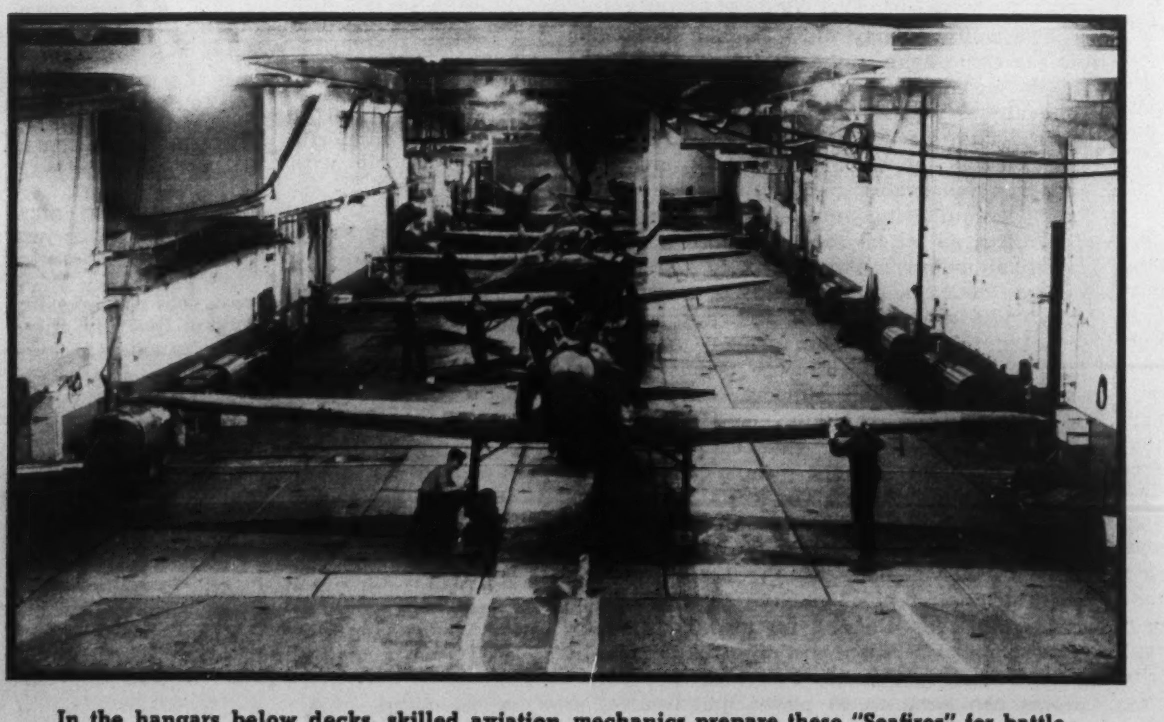
Looking down on the gigantic flight deck of H.M. "Indomitable" as a "Seafire" takes off.



Planes ascend to the flight deck by elevator. Their folded wings make maximum use of hangar space below deck.

Using electric lamps instead of the usual bats, the signal officer guides planes to safe landings. Note his safety net.

Chocks removed, the deck crews leap clear as a plane glides down the deck for the take-off.



In the hangars below decks, skilled aviation mechanics prepare these "Seafires" for battle.

By Major Oliver Stewart

AN AIR FORCE, it has been said, is as strong as its ground organization. Of the Royal Air Force I would rather say that it is as strong as its sea organization.

Acknowledgment ought to be paid to the sea as the mainspring of British air power. The most hopeful sign for the critical air operations to come, whether they focus on Italy, Norway, the Low Countries or some part of the French coast, is to be found in the Atlantic Ocean where shipborne aircraft have won a victory.

Bombing, fighting, reconnaissance when done by Allied forces in Western Europe, the Mediterranean, the Southwest Pacific or the Aleutians, are all extensions of sea power. They are the arms and hands which grow out from the sea-trunk.

Stop the ships and these air operations must stop as well. In a remoter future the universal navigable ocean of the air may enable aviation to attain self-sufficiency. Aircraft may be able to work and carry independently of land and sea vehicles. But at present they are dependent on land and sea vehicles.

It is a thing better grasped by the enemy than by ourselves. Had this country really understood the way in which air power leans on sea power, it would never have disbanded the Royal Naval Air Service. Nor would it ever have shorn the Royal Navy of its aerial responsibilities.

The argument that, as the range of aircraft increases so the need for shipborne aircraft must decrease, until eventually there are no ship-borne aircraft, seems to me to be imperfectly reasoned. It does not seem to me to be true that very long-range aircraft can be a good substitute for ship-borne aircraft for all duties.

Ships are mobile air bases. In the Pacific they work almost as alternative bases to small islands. They therefore do more than extend the range of aircraft; they force up the battle-worthiness of aircraft.

This is the thing that must be grasped about aircraft carriers, for it discloses their real worth. The ship relieves the aircraft of the drudgery of cruising for hundreds of miles and brings it to the field of battle so that it can there develop its fighting qualities freshly and at the highest intensity.

Racehorses are not ridden from their home stables to the course. Grand Prix racing motorcars are not driven along the public roads to the starting point. They are conveyed slowly in lorries so that, when all is set and the starting flag falls, they can jump away and put all their strength into a brief period of furious speed.

It is the same with the ship-transported aircraft. It moves slowly over the oceans until the starting flag for battle falls. Then it leaps into the air and displays the extreme intensity of battleworthiness of which it is capable.

The very long-range aircraft is a valuable adjunct to the ship-borne aircraft. But to suppose that it can be as battleworthy, in the brief interval between flying hundreds of miles out and flying hundreds of miles home again, is a delusion.

AN aircraft was flown from a ship deck in 1911. In 1915 catapult launching was tried. In 1918 the ships of the Grand Fleet (I quote Commander Bethell) carried more than 100 aircraft in addition to those borne in monitors and aircraft carriers. The Navy was airminded then. That it appeared to become for a time less airminded was the result of the vigorous activities of the independent air school, which held that aircraft were linked with the land and not with the sea.

This school contrived to take the Fleet Air Arm away from the Navy and, so doing, to hold up its development for a long time. It contrived to make many people who ought to have known better forget that the air power of the British Commonwealth, in common with its other kinds of power, is nourished from the sea.

Only at times of great danger does the Englishman remember what he owes to the sea. At the time when we were expecting an invasion of these islands I heard a man in a restaurant complaining about our total unpreparedness. He concluded by saying that if we were not over-run we should owe it all to our strongest and most steadfast ally, the sea, and he then made the picturesque vow that, if the Germans were held off, he would, from that time forward, drink

... To Provide Mobile Air Bases for Invasion

From the compass platform of the navigation bridge the Commander (Flying) directs operations.

Anti-aircraft protection is afforded the carrier by twin Bofors AA guns. Since the flight deck must be kept clear, gun bays overhang the water.

Pilots on returning from a reconnaissance flight report to the Commander (operations).

a cup of sea water once a week for the rest of his life!

It sounded an indigestible kind of oblation; yet it might be a good thing if large numbers of Britons did something similar, for it would forcibly remind them of the essential structure of the Commonwealth and the basis of its strategy.

AIRCRAFT carriers, in the earlier views of many people, were poor makeshift things. More recently — and for this change something is owed to the fine work of the United States Navy in the Pacific—a change has come about, this negative attitude has been abandoned, and the aircraft carrier is being studied as a vehicle capable of extensive development.

At this present moment Allied invasion plans would be able to work in a much larger frame if aircraft carriers had been developed to the fullest degree together with all other kinds of ship-borne aircraft.

The new auxiliary carriers, turned out in dozens in American shipyards, are a comparatively new development. Although not suited for duty with high-speed, hard-hitting task forces, they have been used to provide badly-needed aerial escort for important convoys and to ferry relatively short-range planes to combat zones. Placed aboard auxiliary carriers, these planes, already fueled and loaded with ammunition, are ready to take the air and fight the minute they arrive within range of their prospective land bases. In this connection, it is interesting to note that 811 fighter planes were transported to Malta via British and American aircraft carriers to protect that fortress during its darkest days.

In the important task of protecting convoys, the auxiliary carriers have already demonstrated their usefulness. In the North Atlantic, scout-bombers based on carriers are able to attack the subs with bombs, depth charges and gunfire and in many cases serve to warn surface ships to take avoiding action in just "the nick of time." In addition, these planes afford the convoys much-needed fighter plane protection when the slow-moving merchant ships get within range of enemy land-based bombers.

Catapulting and rocket-assisted take-offs are capable of making progress, and there have been various inventions for enabling ships to recover aircraft launched by catapult or other assisting devices. The Fairey Aviation Company, for instance, has recently taken out a patent for a towed apron which can be used as a landing surface by aircraft equipped with a special kind of undercarriage.

Such towed aprons have been tried many times, and have been used for seaplane recovery by the Germans; but the Fairey invention departs markedly in its design from the earlier types.

It has been shown lately by naval pilots that the highest performing single-seat fighter aircraft can be worked from decks, and if a vast ship-borne aviation were available to the Allies the invasion restrictions imposed by the need for providing short-range fighter cover would be somewhat modified. Ship-borne fighters, working perhaps in conjunction with long-range landplane fighters would enlarge the choice for the establishment of bridgeheads.

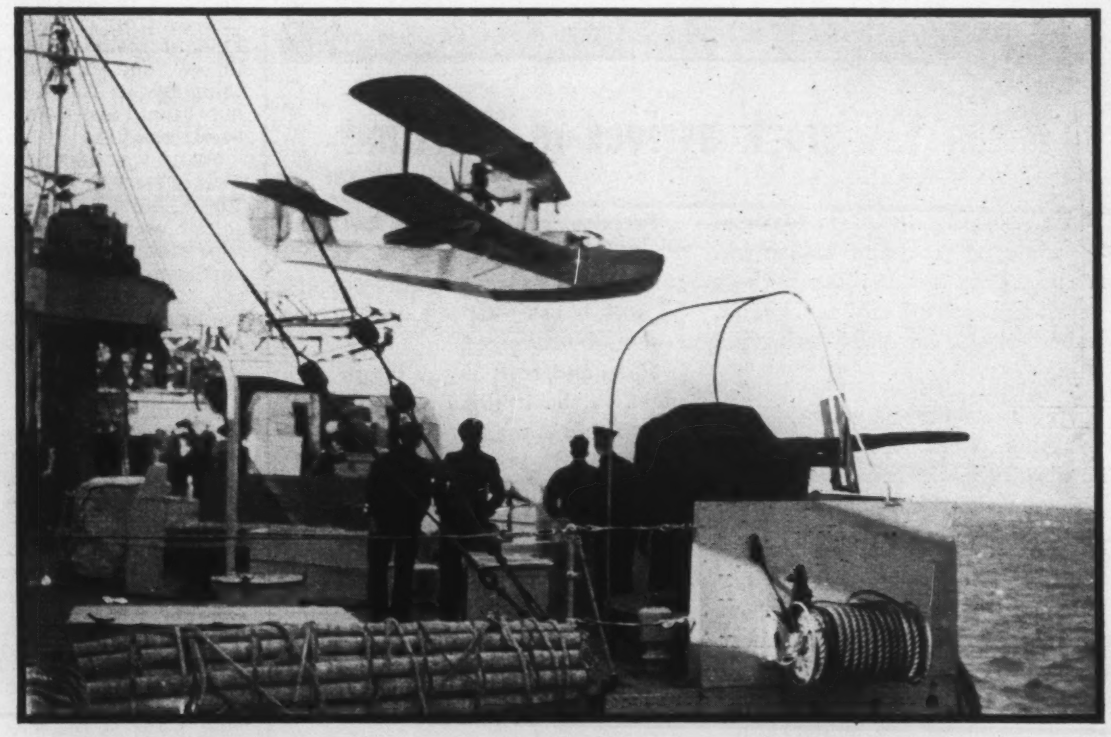
To date, the most outstanding example of the effective use of carrier-based planes in co-operation with landing forces was provided at Salerno. During the first dawn invasion of Italian beaches, Seafire fighter planes—naval version of the Spitfires — furnished fighter protection for the Fifth Army in the Salerno area. They were from the largest carrier force ever to operate as a single unit under cruiser protection in the Mediterranean theatre. The Seafires took off from the carriers in relays to fight off the German Messerschmitts. These Seafires were actually the first planes landed on airports on the Italian mainland.

ANOTHER feature of the work of naval pilots which is bound to be of the utmost value, if not now, then in the future operations against the Japanese, is their ability to work with ship-borne aircraft by night.

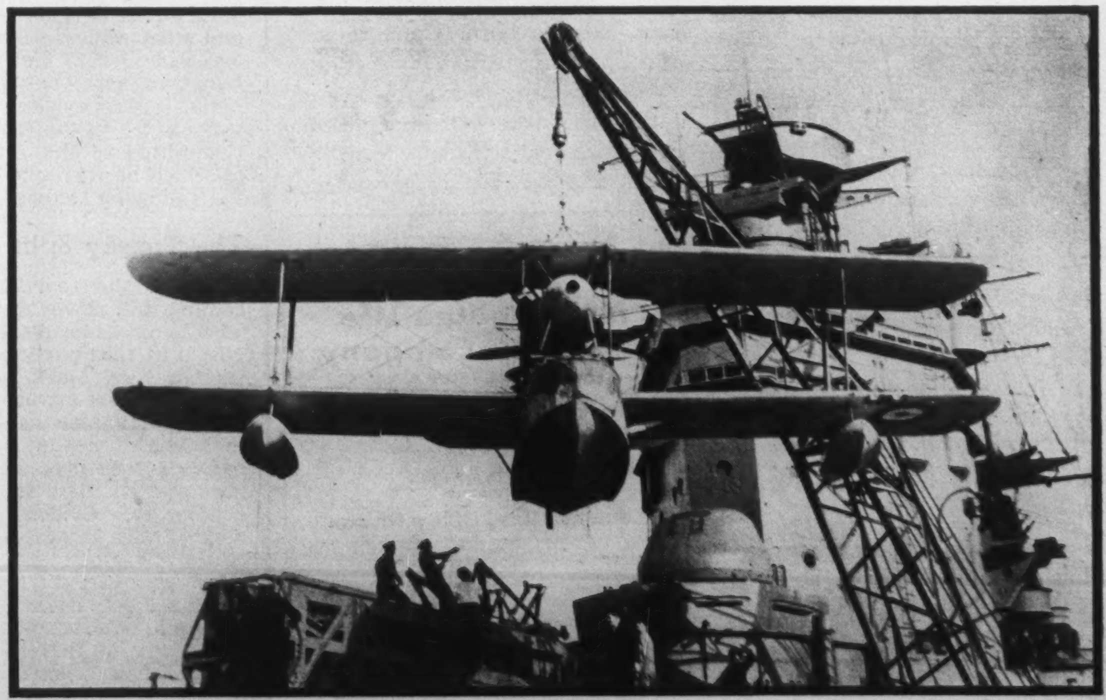
Pilots of the Fleet Air Arm, as the official communiqués have more than once mentioned, are adept at operating from carriers by night, an art which must make heavy demands upon flying skill.

Huge air forces have been assembled by the Allies in Britain and in North Africa. In the Pacific and the Aleutians the Allied air forces are growing in size. But it would be the most disastrous of all errors to see in these air forces an independent striking instrument.

They depend upon the sea. Their effectiveness during the weeks to come will depend upon the sea. It is good to look forward to what they are going to do to the enemy; but it is also good to look occasionally in the other direction and to remind ourselves of the sea lanes whereby these forces have been created and whereby they must be sustained. Allied air power is, and will long be, an extension of Allied sea power.



New auxiliary carriers are also equipped with catapults for launching planes in a flat calm.



On returning, the planes are lifted aboard by derrick and hoisted upon the catapult again.

Joseph Stalin: "The Prisoner of the Kremlin

BY FRANCIS X. CHAUVIN

In this article, Mr. Chauvin, a frequent contributor to these columns, presents Joseph Stalin in his youth, in his first major political fight—that with Leon Trotsky—and as dictator of all U.S.S.R.

Stalin is the symbol of Russian ruthlessness, but he is constructive, and he is an ardent patriot, who places the advancement of Russia ahead of Communist propaganda for a World Revolution.

The picture of the "Prisoner of the Kremlin", as Mr. Chauvin calls him, is short, but sufficiently complete to enable us to see Stalin in action. Stalin's accomplishments arouse the admiration of the whole world.

ANY expectation that the Churchill-Roosevelt-Stalin conference could be held in any of the great centers of world politics must have been based upon a misapprehension of the character and situation of the one participant who has not attended any of the previous conferences—the ruler of the Union of Socialist Soviet Republics. To anyone acquainted with Stalin's background and present functions it must have appeared practically inevitable that the meeting would have to be held in Russia. There was just a possibility that it might get as far away from Russia as Cairo but that would seem to be the limit. Mr. Eden visited Cairo after the Moscow meeting. There were other important reasons why he should do so, but he may also have intended to discuss the possibility of making it the scene of the getting-together of the three great world chiefs. But a meeting on Russian soil has all along appeared more probable, for two very powerful reasons.

In the first place, Stalin is a Commander-in-Chief who actually directs an army of many millions of combatants spread along an 1,800-mile front, and it is difficult for such a man to leave his post at a time when the fate of even a single battle may mean so much.

In the second place, Stalin is a Russian who was born in Georgia and has never been outside of Russian territory. (There is a rumor that he once traveled to London with Lenin, but I can find no record of that visit.) He speaks no foreign language, and he is not at home in salons. To leave Moscow and go to a foreign capital where his personality and fame would inevitably arouse the curiosity of a type of society which he has always shunned would be entirely out of his character. Stalin is in very truth the Prisoner of the Kremlin.

Russian Rule Ruthless

Stalin is Russian for "steely", and steely means, in terms of sensibility, stoic, unfeeling, cold-blooded, hardhearted. In this respect Stalin is typically Russian, for to few nations — Prussia excepted — have psychology and history, geography and climate imparted such a bias towards extremes. Politically, the tendency has been in Russia, from Ivan the Terrible to Lenin and Stalin, to solve all problems by dictatorial methods, by brute force, by riding roughshod over the feelings and hopes and lives of the individual and the citizen. Stalin stands preeminently as the symbol of that traditional ruthlessness. Lenin, who had said of Trotsky that he was a kind of mountebank, described Stalin as "one who might spoil everything by his roughness." Stalin did not "spoil everything", but he has been "rough".

Stalin was born in 1879, at Gori, in Transcaucasia. His real name is Iosif Vissarionowich Dzhugashvili. His father was a peasant who became a shoe-manufacturer, and who amassed sufficient competence to place his son, for whom he had dreams of the priesthood, in a clerical seminary. A Bolshevik from youth, Iosif carried out acts of such violence at the seminary that the authorities were forced to expel him. This made him all the more bitter, and he joined the Social-Democrats. His activities with that party were of so revolutionary a character that he was arrested at Batun, in 1902, sentenced to one year in jail and then exiled to Eastern Siberia. By a daring coup he escaped from exile and returned to his native Georgia, where he became interested in party journalism. He helped plan the abortive revolt of St. Petersburg in 1905, and organized the Bolshevik Party in the First Duma (1906). In 1908, he is at Baku, where he is apprehended and exiled to Vologda for revolutionary propaganda. Twice thereafter he is arrested and banished, but twice he escapes. September, 1912 finds him in St. Petersburg, where he edits *Izvestia, Pravda,* and other radical newspapers. He is arrested in 1913 and sent to Turukhansk on the Yenisei River, in Siberia. He returned in 1917, when he was elected to the Central Executive Committee of the Bolshevik Party, of which he was appointed secretary the following October.

The Trotsky Split

1917 is the year that marks the coming into power of the Bolsheviks with Lenin as head (November). The gospel of that party was the "Kapital" of Karl Marx, so that it was from the start a wing of an international party. Its prime interest was in a world revolution, so that propaganda took precedence over legislation on Russia. This brought into conflict two schools of thought in which Stalin became one of the principals, the other being Trotsky. The latter was all for a world revolution by direct action through communist parties in other countries; the former held the view that the first duty of the Soviet government was to govern the people who were in Russia to be governed.

Trotsky, the impetuous and eloquent world-politician, was for the sovietization of the world by immediate propagandist intrigue and proletarian action. Stalin, the practical and calculating patriot, was for an internal program of construction in Russia that could be held up to the world as an objective example of Communism by its success in a single large and potentially wealthy country. There was no great difference between the two antagonists as to the ultimate goal, but Stalin proved to be more constructive; his policy of building commercial and diplomatic relations with the outside world while stabilising the new regime at home won him favor with the Russian people, and Trotsky was first demoted and subsequently exiled. Stalin had fought and won where Lenin himself had failed. He had won not by any brilliant improvisation, but by spadework. He had become the master of all the Russias, not by violence, but by placing a personal interpretation on the Marxian gospel which he made acceptable to his people.

It was inevitable that so violent a feud between two factions such as Trotsky and Stalin represented should in time have its repercussion. This repercussion took the form of a conspiracy against Stalin's life by the Trotsky bloc and of a savage blood vengeance on the part of Stalin. From the outside, Trotsky was spitting his venom, but quite ineffectively, against the regime, whilst inside, conspirators were active in their endeavors to undermine Stalin and in the end to "eliminate" him. Stalin struck with the fury of a Robespierre, but not until he had ample evidence that the Trotsky faction was bent on killing. In 1936, it was the purge of some thirty of the party hierarchs, and in the following year it was the army purge, when eight of the highest army chiefs were "liquidated".

Reasons Behind Purge

It is true that the executions were carried out after confessions had been secured or court-martials held, but to the democratic world it is most difficult to reconcile the fundamental liberties of mankind with the totalitarian one-party system. That Stalin should have tolerated in key positions such persons as were adjudged traitors and conspirators does not speak well for his judgment of character, at least on first view. But it must be remembered that neither the hierarchy nor the army command were his creation. The hierarchy was the work of the Party, and the General Staff had been organized by Trotsky. Stalin was heir to these institutions. He demolished them and rebuilt them after his own style. We see today with what astounding results.

There has always been in Russian political life a strange lack of balance. To Stalin history will give credit for removing the canker of corruption and rottenness which had penetrated the Tsarist system, and for laying the foundation of a new Russia—a Russia wherein still remains a degree of that abnormality that ever characterized the Russian people, but a Russia unified and progressive.

To appreciate what Stalin has done in Russia, one must know the circumstances under which the work was accomplished. The trouble with the tsarist despots was that whenever they took away anything from the people they could not replace it with something positive. This Stalin did, despite civil war, party dissensions, foreign intervention, famine, epidemics, the breakdown of currency, and privations of an indescribable nature. When he took charge, Russia was in agony, and a people in that state are unmanageable. Stalin (and Lenin before him) resorted to force to impose his reforms. It is no exaggeration to say that at least two million fell victims to his terroristic methods (as against 20,000 during the French Revolution). His reforms included social services on an extensive scale touching every phase of home and community life. Concurrently were put into effect his industrial planning, his collectivisation of agriculture, and his two five-year plans.

This was the time when Stalin was systematically refusing admission to foreign visitors. When the questions of those who managed to enter the country were not too awkward they were answered with tongue in cheek, otherwise no. The dictator did not want to exhibit the misery and sufferings of his people. It was not until he could cast a balance between what had been destroyed and what had been created that the frontiers of Russia were opened. Even then the traveler could not see all he wanted or hear all he would have liked to hear. The only valves left open were safety-valves.

During all those years 1925-1943, Stalin never left his country. He has made himself the "Prisoner of the Kremlin". The Kremlin is the centre of everything and Joseph Stalin is the Kremlin. Stalin's motto is "when everybody governs, nobody governs". Hence his ruthless dictatorship.

When the stork arrives in Wartime

DURING this year, close to three hundred thousand babies will have been born to Canadian mothers—an all-time record. About the same number may be expected during the coming year.

Every mother-to-be wants, above everything, a healthy, happy baby. The wisest step she can take is to see the doctor *early*—especially in these days of wartime worries and emotional stress.

Such a visit helps the doctor keep both mother and baby in the best possible health . . . helps them avoid complications while medical and hospital facilities are under great strain.

An early visit also enables the doctor to schedule later visits to conserve his and the mother's time . . . to make hospital reservations or necessary home arrangements including, perhaps, available nursing service.

For expectant mothers who are employed, it is *doubly* advisable to seek the doctor's early advice about the suitability of the work and how long it may continue.

The health programme outlined by the doctor will vary with the individual. Wartime conditions, including rationing, make individual advice especially helpful. Here are some things the doctor usually emphasizes . . .

A nourishing diet. The mother needs the basic foods essential to the health of both herself and her baby. The right diet also helps keep the mother's teeth in sound condition. A visit to the dentist may be advised.

Exercise, sunshine, and fresh air. Proper exercise helps the body's muscles make necessary adjustments. Violent effort—especially reaching—should be avoided.

Sleep and rest. Eight hours each night is the minimum. Daily rest periods and an afternoon nap are beneficial. It is wise to perform as many household tasks as possible while seated—preparing vegetables, for example.

Clothing. In general, clothing should be light in weight, comfortably warm, attractive and, for economy's sake, easy to alter. Shoes of the type most comfortable to you are important.

A booklet of facts — free

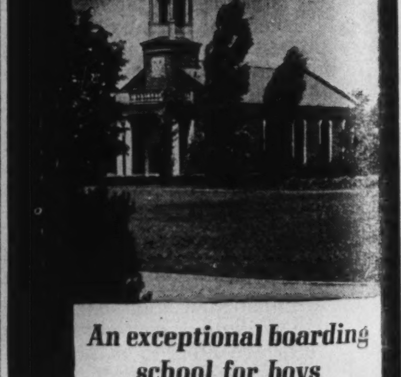
Your doctor's advice can do much to keep you comfortable and in good spirits during the months before your baby is born. Upon request, Metropolitan will mail you a 48-page booklet, "Information for Expectant Mothers," containing information which doctors usually want their patients to have for ready reference.

75th ANNIVERSARY—1868-1943

Metropolitan Life Insurance Company
(A MUTUAL COMPANY)
NEW YORK
Frederick H. Ecker,
CHAIRMAN OF THE BOARD
Leroy A. Lincoln,
PRESIDENT
Canadian Head Office: Ottawa

Metropolitan Life Insurance Company
Canadian Head Office, Ottawa
Please send me a copy of your booklet, 12-T-43, "Information for Expectant Mothers."
Name________
Street________
City________ Prov.________

ST. ANDREW'S COLLEGE
AURORA, ONTARIO

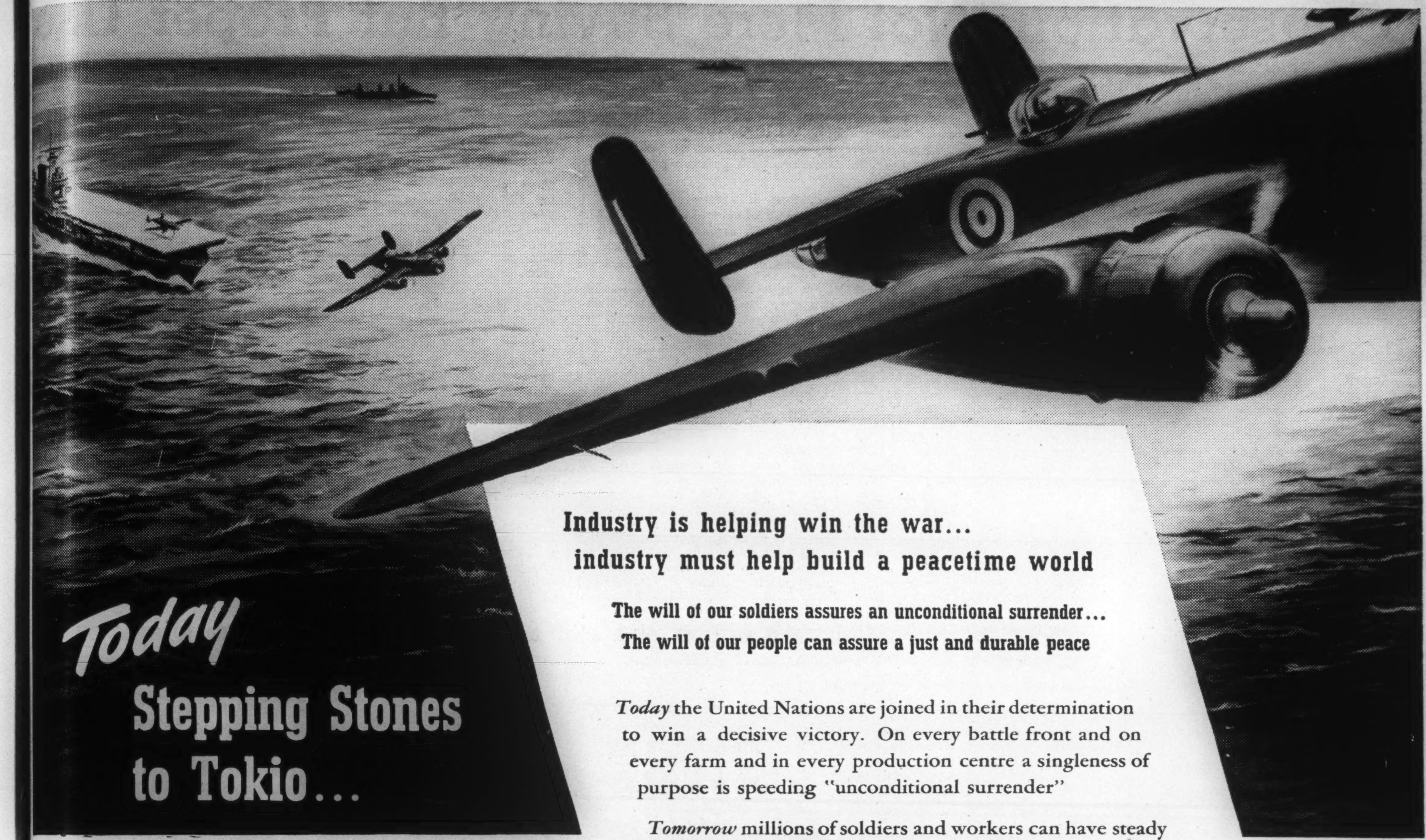


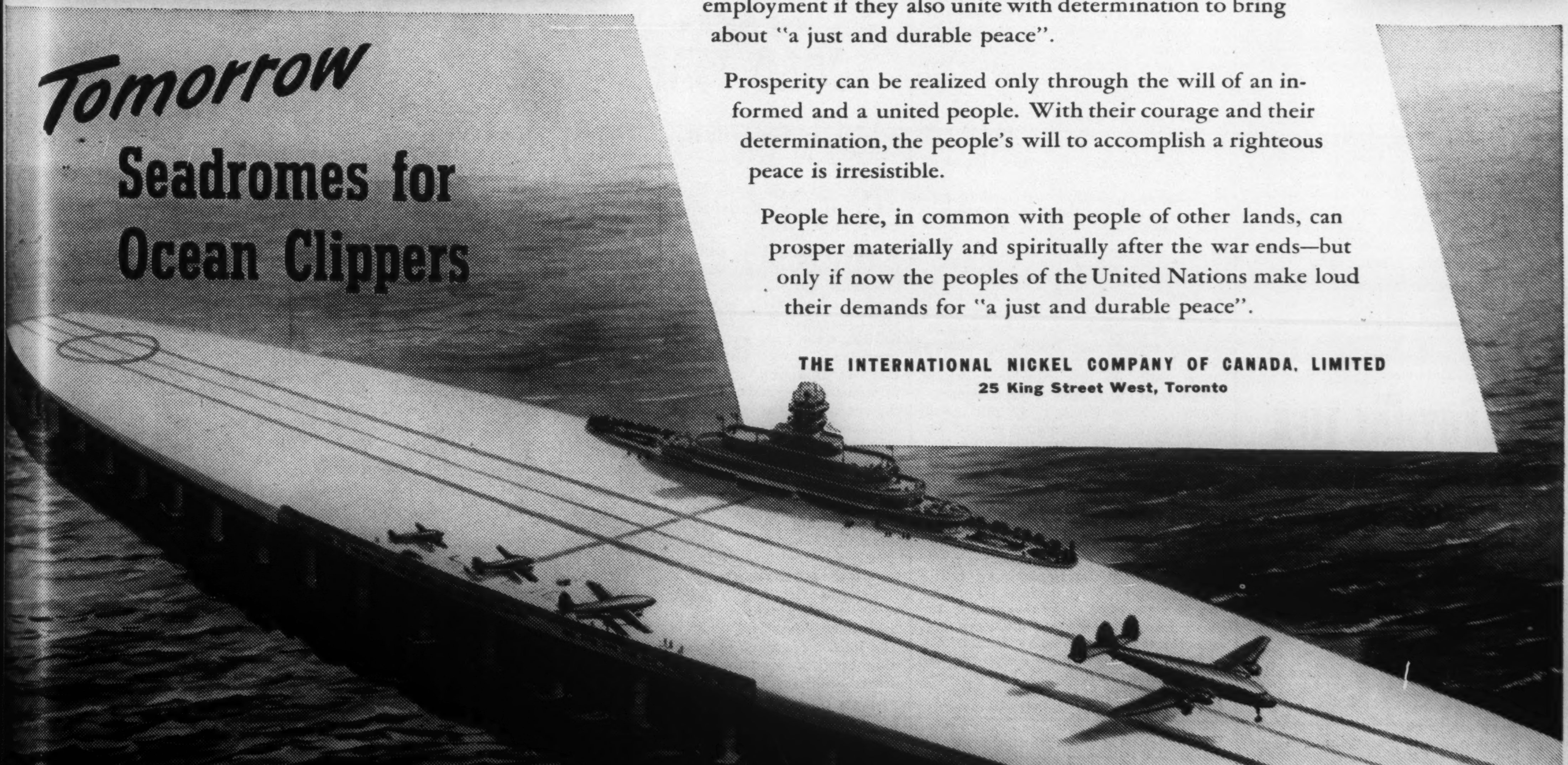
An exceptional boarding school for boys

● Modern buildings—chapel—219 acres of unsurpassed grounds—gymnasium—swimming-pool—dramatics—music—cadet corps. Sound preparation for University, including Honour Matriculation. Small classes; individual sympathetic instruction. Carefully supervised athletics and recreation. Excellent tuition and care for boys eight years and over. For Prospectus and Book of Views please write to the headmaster: J. C. Garrett, M.A.

FOUNDED 1899

ST. ANDREW'S COLLEGE, AURORA, ONTARIO





Industry is helping win the war... industry must help build a peacetime world

The will of our soldiers assures an unconditional surrender... The will of our people can assure a just and durable peace

Today the United Nations are joined in their determination to win a decisive victory. On every battle front and on every farm and in every production centre a singleness of purpose is speeding "unconditional surrender"

Tomorrow millions of soldiers and workers can have steady employment if they also unite with determination to bring about "a just and durable peace".

Prosperity can be realized only through the will of an informed and a united people. With their courage and their determination, the people's will to accomplish a righteous peace is irresistible.

People here, in common with people of other lands, can prosper materially and spiritually after the war ends—but only if now the peoples of the United Nations make loud their demands for "a just and durable peace".

THE INTERNATIONAL NICKEL COMPANY OF CANADA, LIMITED
25 King Street West, Toronto

Conservation: Not Mere Saving But Proper Use

BY E. NEWTON-WHITE

> **For the future of Canada, scarcely any need is more pressing than the "conservation" of our natural resources. We have exploited our great heritage to the point where, without a change of course, we shall soon be suffering actual scarcity of vital materials, perhaps even permanent impoverishment.**
>
> **Real conservation is not mere preservation. It is use—full, intensive use. But it is wise use, the use only of amounts of natural materials at a rate no greater than that by which Nature can replace them. This article is the first of a series.**

IN SPITE of the war it is well to get the full meaning of this term "conservation" into our minds, because a great deal is going to be heard and, let us hope, done about it here at home when the war is over. In fact, the principle it represents is going to be one of the foremost domestic issues of our time. It had better be. Apart from the war we are just now taken up so completely with our wonderful advances in scientific and mechanical efficiency that we are in danger of forgetting that we are nevertheless as much dependent for our very lives on the simple productivity and the welfare of the soils and forests and waters which surround us as were any stone-age savages, and shall continue to be so as long as the human race exists.

The conservation term as we use it, or ought to use it, in connection with the natural resources of our country, is almost a complete misnomer unless we agree to give a great extension of meaning to the word.

To conserve means only to preserve, to keep intact, to save; and while these features are certainly part of the aims and the results of conservation, so much more is involved that the whole is on an entirely higher plane. For hoarding also is conservation, so is rationing, so is any sparing, pinching use; but seldom are these things desirable, or tolerable as more than temporary expedients. The careful burier of the Talent in the Parable was a true conservator; and scant enough praise he got for being so!

It is true that the natural resources must, in a sense, be preserved, kept intact and saved; but only as the final result of their fullest use. Here it is that confusion of thought comes both to opponents of conservation and those who otherwise would wish it well. They tend to oppose or support a kind of hoarding; and hoarding is not involved, it is unnecessary.

With all of the natural resources except the minerals it is possible to eat our cake and still have it. Possible, however, is the only word to use as yet, because we have already eaten enormous chunks of our cake—as represented by our soils and forests and all that pertains to them—but we certainly have not still a whole cake; we have only a rapidly dwindling remainder and a lot of crumbs.

To retain an intact heritage of resources after all the use we have made of it there was something to do besides consuming it, but it was not done. That something has now to be done or a national disaster lies ahead, but the doing implies a principle not included in the term "conservation" in its ordinary meaning. As a matter of fact we have no word in our language by which to call this principle; which shows how novel it is. "Husbandry" comes nearest, but even so still carries a sense of frugal use, whereas the ideal is a generous, bounteous use.

No Padlocking

Now then. So little has ever been done about resource husbandry that many people can see but one way to ensure having any future resources; that is to padlock some or much of them, and on this conception they base their attitudes toward conservation. True enough, if our past methods of exploitation were to be continued, padlocking would be the only means of keeping anything at all for the future; an impossible task, of course, because no government could withstand the pressure of a resource-starved public while there were still any reserves left under lock and key. Even now there goes on a perpetual struggle, with half-hearted and mostly ineffectual effort on the part of administrations, to save immature or over-depleted resources from premature exploitation.

Here is the condition which makes conservation neither fad nor academic theory but a vital national issue. The way the resources are still being exploited, and the inadequate way they are to be conserved if nothing better than current and publicized plans and suggestions are adopted, this Canadian Nation faces inevitable resource starvation, come it sooner or later. For the trend everywhere and in everything is downward to scarcity, never upward to plenty. This is our position in soil fertility, in forest products, in water functions, in wild life, in recreational resources.

And why is it downward? Not from any inherent necessity but because we use only, we do not nurse and feed, protect and upkeep the resources as they are used; and all these operations are essential. We reap, we cut, we shoot, we trap, but—as a people—we never think of replacement, never leave, by deliberate methods, the conditions fit for adequate natural regeneration. Besides which, of course, we waste tremendously with fire and many different forms of neglect; which is still another story.

To this downward movement, this steady deterioration, there can be but one result—shortages of vital materials; which means an unending train of evil consequences. If a resource is vital, its shortage means a progressive measure of decay and death to the society to which it is vital; living standards and morale, communities, population and nationhood. There is the import of conservation or husbandry of resources; and there is nothing academic about it.

What, then, is the process of conservation? It is use; full, intensive use, the very opposite of any locking away and hoarding. But it is wise use, the use only of amounts of natural materials at a rate no greater than that by which Nature can replace them.

True Husbandry

This may seem like rationing, and to some extent it is. Obviously, no population can consume more of its resources than they currently yield and still maintain those resources indefinitely. And it is now inevitable that our profligate past will have to be paid for in certain shortages of yet unknown durations. Apart from this, however, the element of rationing is the slightest. True husbandry of renewable resources can so step up the natural growth and replacement rate, and raise the qualities of the materials, that the result is a stable, bounteous and perpetual harvest to which the national economy can be perfectly adjusted and maintained.

The part of conservation which produces these results, and which the term itself does not convey, is only to be described by such terms as might be used in farming: seeding, culture, weeding, harvesting, milking, and so on; for farming it is. The tree, the animal, the waters and the growing powers of the soil are only taken for use by methods which allow other trees, other animals, more water and further fertility to follow in their stead without diminution, without interruption, and as speedily as possible. All of which is simply a matter of the application of known and ordinary scientific practices. If the job is well done the actual result is a great improvement on the natural processes unaided. But it is an entire revolution to our present practices none-the-less.

This is Conservation. It is no fad; it is no perfunctory rehabilitation job to avoid the mischief of idleness. That it provides for posterity is incidental, very fortunately and desirably, but still incidental. It provides for our children; it provides for all of us who have yet more than ten or fifteen years of likely stay in a world where plentiful material resources are matters of life and death. The issue is as definite and as urgent as that.

You can secure their future..with one stroke of your pen!

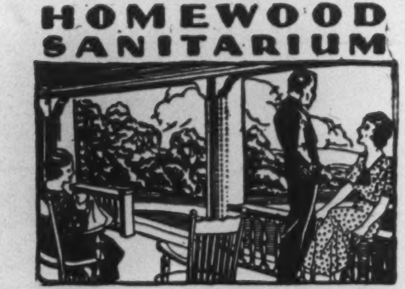
Today, and for many years to come, your family must look to you for all their needs. How can you make sure that they will *always* be well provided for?

There *is* a way to guarantee security . . . through LIFE INSURANCE PROTECTION! It is the *only* way that you can *plan today* for *every* need . . . an adequate income, provision for education, security for your own retirement. Through The Mutual Life of Canada you can create *at once* an estate sufficient for all these needs.

A representative of The Mutual Life of Canada can show you a variety of policies planned for wartime incomes. For complete information, call or write your nearest Mutual Life office.

THE MUTUAL LIFE OF CANADA
Established 1869
Head Office Waterloo, Canada
Insurance in Force
Over $638,000,000

HOMEWOOD SANITARIUM



The happiest days of many patients' lives have been spent at Homewood. It is more than a hospital for the treatment of nervous and mental strain . . . it is a community of beautiful buildings situated on a scenic country site, where good cheer and interest rule. The services of a kindly medical staff—hydrotherapy, massage, diet, electrotherapy, occupational therapy, are all included in one very moderate rate.

Write F. H. C. Baugh, M.D.
Medical Superintendent, Homewood Sanitarium,
Guelph, Ont.

HISTORIC "FIRSTS" IN RUBBER

FIRST *in America* TO SELL CORD TIRES

A few years before 1910, electric broughams became a popular means of transportation. These quiet, dignified carriages offered a temporary threat to the superiority of the then noisy automobile.

It was during this period of the brougham's popularity that B. F. Goodrich first placed on the American market a tire made from individual cords, each embedded in rubber. Prior to that time tires were being made from square woven fabric. The superiority of this new construction was immediately apparent. Friction inside the tire carcass was reduced—less heat was generated . . . with the result that the new B. F. Goodrich Silvertown Cord Tire gave greater mileage than ever before.

This was another historic "first" in rubber, given to the motoring public by B. F. Goodrich . . . the company that as early as 1895 established the first research laboratories in the rubber industry. The intensive research program that has continued to be a paramount part of this company's activities has since resulted in many other "firsts" that have helped to make rubber serve man better.

TODAY B. F. Goodrich research is helping to solve war problems . . . but at the same time it is working to produce new and still better tires for the future. When rubber again becomes available for civilian use—whether it be guayule, natural, reclaimed or any other—B. F. Goodrich research and manufacturing facilities will make the finest tires that can be built from it—tires that will give maximum in comfort, durability and non-skid safety.

SAFETY FIRSTS . . . *that make your tires last longer*
● **Drive below 40 M.P.H.** ● **Check tire inflation weekly**
● **Have your tires inspected regularly**

In war or peace
B.F.Goodrich
FIRST IN RUBBER

OTTAWA LETTER

Ottawa Turns to Prelude to Peace

BY G. C. WHITTAKER

OTTAWA is in a dilemma. It knows on the one hand that it must prepare the country for a hard war struggle ahead; on the other hand it realizes its responsibility for preparing the nation for winning the peace by the process of reconversion. Within the next few days war leaders will emphasize to the public the fallacy of relaxation. At the same time officials are prudently preparing for the turnover to peace. There is no letdown in the application of Canada's effort in the war. There is a very definite concentration on the business of preparing the country for leadership in the movement towards a postwar position of advantage.

There are a lot of Churchillian utterances proceeding from Ottawa these days about the folly of relaxation. That is as it should be. While the statesmen are speaking clever officials are proceeding with plans for peace. Mackenzie King has too, if he hasn't before this is printed, echoed Churchill's and Roosevelt's exhortations to the people to avoid relaxation, assuring them that a stiff fight lies ahead as Montgomery and other leaders say it does. Behind the scenes the men who have guided Canada through the war are planning to guide Canada through the peace.

Peace may come at any day, as the man in the street thinks. It may come at some time in 1944, as the war lords figure. Whenever it comes Ottawa will know how to handle it. The skilful staff that has been managing the war for us is now engaged in managing the prelude to peace. They know what they are about. You may not like it, but they are the ivory tower boys. They're nobody's fools. They are looking after us at home and abroad. We have never had so much farsightedness before.

Mackenzie King goes on in his calculating way to confirm Canada's position as a country of consequence among the United Nations—refusing to be shouldered into irrelevance by the Big Two of the Western Front. He is raising the rank of the legation at Washington to that of an embassy —something that was not dreamed of in our time,—and at Atlantic City last week Ottawa officials made good his claim that representation on the United Nations' councils should be in relation to contribution to the common cause. Canada is going to be one of the principal contributors to relief for the liberated countries.

Preparations for Peace

At home it is evident that the high command realizes that preparations must be made for the winning of the peace. We have reached what is obviously the peak of our war effort. Having started early, we have brought our capacity for war production to the maximum. Apart from the fact that there has to be consideration for home and foreign supplies, the production situation cannot remain static. It has to change. The change is towards conversion to peacetime operations. But it is not, obviously, to be in an ungoverned manner.

Mr. Howe has sent back to private enterprise a squadron of his chief war controllers, drawn of necessity from the high ranks of business. The inference is that they are more needed in the reorganization of private enterprise for the peace than in carrying on the war effort. He has given the go signal to some branches of industry to resume operations for consumer production. Within the next day or two it will probably be announced that controls will have been established over the distribution of surplus war supplies. Taking the military position on all the fronts as you like, all of this means one thing: that Ottawa is getting ready for the transition from war to peace.

Under the settled and easily discernible policy of the administration, the same upper-story men who have managed the war effort are patterning the peace plan. They are scattered over several departments of the government. Most of them are unknown to the public. Business men by the score come to Ottawa to consult them. You'll find them in richly carpeted offices in the Bank of Canada, in dingy dens in the Finance Department in the ancient East Block, in temporarily rented offices of war control boards over the city. They have one common purpose: to see that Canada gets through the war and into the peace to the best advantage of this country. Sometimes they are in disagreement but the consensus of their judgment is forward, and their judgment—where political considerations do not intervene—is the guidance of the ministry that tells the public what is what.

If in aftertimes it should be said that Canada made a halfway decent job of its part in the war, don't think only of the government of the day but remember the unnamed members of the civil service who formulated policies. In London and in Washington it is recognized that this country is staffed by some of the cleverest officials in the business. Most of them belong to the permanent advisory and administrative staff of the Ottawa government.

For months business has been prematurely petitioning Ottawa to prepare for peace. Whether or not Ottawa has been attentive or indifferent, early action can now be anticipated. For one thing, surplus war supplies, of which there is an abundance, will not go into the markets to disturb and distress ordinary traders. Within a few days a control will be set up over the disposal of such supplies. The mapping of post-war measures is being carried into the program for the coming session of Parliament. It will aim at assuring the Canadian public that they have won the peace as well as the war. It will include labor and social security legislation of far-reaching import.

The long and the short of it is that this country's long four years of war has not been conducted by two-fisted handy-men bent on bullying their way through, but by calculating students of affairs who have sought to coordinate their efforts with their opposite numbers in other world capitals, and that the same process is being continued into the planning of the change-over into the no less important post-war situation.

Westinghouse Wartime Precision

will build a better Post-War World!

Out of the exacting and unceasing demands for finer war equipment have grown new, higher standards of accuracy which will help to produce better, longer-lasting equipment for your post-war home.

Whatever outward form that home may take, you may be sure of one thing . . . it will be an electric home.

Into it will go the modern electric devices . . . the Westinghouse refrigerator, range and radio; the Westinghouse washer and the other appliances which will be yours as soon as our skill and resources can be switched from war to peacetime production.

And you may count upon it that the Westinghouse qualities of precision and dependability will be just as important considerations in planning your "Home of Tomorrow" as they are in equipping our gallant fighting men today.

Today . . . Tomorrow . . . as in the past . . . you can accept the name of Westinghouse as the symbol of intrinsic quality and lasting value.

Westinghouse

Electric Appliances for the Home

CANADIAN WESTINGHOUSE COMPANY LIMITED - HEAD OFFICE & FACTORY - HAMILTON, CANADA

Sales Offices: VANCOUVER, TRAIL, CALGARY, EDMONTON, REGINA, SASKATOON, WINNIPEG, FORT WILLIAM, TORONTO, SWASTIKA, LONDON, MONTREAL, OTTAWA, QUEBEC, HALIFAX

By What Method Shall B. N. A. Act Be Revised?

BY M. ROSS HEAVYSEGE

Two of the most influential officers of the CCF, Messrs. Davis Lewis and Frank Scott, have declared themselves, in their latest book, "as favoring the holding of a Constituent Convention, to draw up the first truly Canadian constitution."

The author of this article points out that this would open the way to an immense amount of bitterness between different elements of the population, and suggests that most of the needed amendments can be secured by the Dominion Parliament without arousing the opposition of the provinces.

THE question of the proper procedure for amending the constitution of the Dominion of Canada (the British North America Act of the Parliament of the United Kingdom) in relation to matters affecting the provinces is about to become one of the most violently controversial problems in our political arena. Practically all political parties are agreed as to the need for a more or less extensive amendment in order to meet the changed conditions of the modern world, but there is no agreement whatever as to the method by which the amendment should be effected.

The recent declaration by two of the most influential officers of the CCF, in favor of a constituent convention, intended to make it possible "to draw up the first truly Canadian constitution," is not put forward as the sole method for obtaining the objectives at which the party aims, for there is the alternative method "to make some changes in these old statutes" (the BNA Act and its amendments) "to allow planning to take place free from constitutional battles which play into the hands of reactionaries." But it is difficult to see how such radical changes in the "old statutes" could be effected without securing some expression of public opinion other than a mere vote of the Parliament of Canada, and neither Messrs. David Lewis and Frank Scott nor any of the other advocates of extensive constitutional change have given us any idea as to how this expression is to be obtained.

The present Canadian constitution was drawn up, in something very closely approaching its present form, nearly eighty years ago, at a time when the direct sovereignty of the British parliament over Canada was taken for granted, and it was assumed that changes in it would be made by the action and at the discretion of the British parliament. This assumption has long ceased to have any validity, and the British Parliament at the present time would not dream of doing anything to the Canadian constitution except at the instance of the Canadian people. The sole question is as to how the desires of the Canadian people can be expressed. There is a strong body of opinion in Quebec, and probably also in some other provinces, favorable to the view set forth by the Hon. P. J. A. Cardin in his protest to Mr. Churchill against the adoption of the amendment deferring redistribution, namely: "That the British North America Act has always been generally accepted in Canada and in England as well as a compromise between provinces, a pact or a treaty that could not be modified, at least in its basic principles, without the consent of all provinces or parties to the agreement." This means in effect that it is not the desire of the Canadian people which can change the Act, but only the desires of the nine provinces.

CCF Recognizes Minority

The CCF writers themselves admit that in the process of making the necessary amendments to the Act steps must be taken "to ensure that the existing rights of racial and religious minorities shall not be changed without their own consent." This is an expression which has no exact meaning unless it is considerably further expanded. There is nothing in the constitution to identify any "racial" minorities, and indeed the constitution knows nothing about race whatever, being concerned solely with the rights of the French *language* and French *law*. French law is protected merely by the device of assigning the legislative sphere in which it was desired to protect it to the management of the provinces: it will continue in the province of Quebec so long as there is a majority in that province in favor of it, which seems likely to be a very long time. The French language was protected by being given official status in the courts and Legislature of Quebec and in the courts and Parliament of the Dominion, and by making education a provincial matter, which ensures its being taught in the majority schools of Quebec.

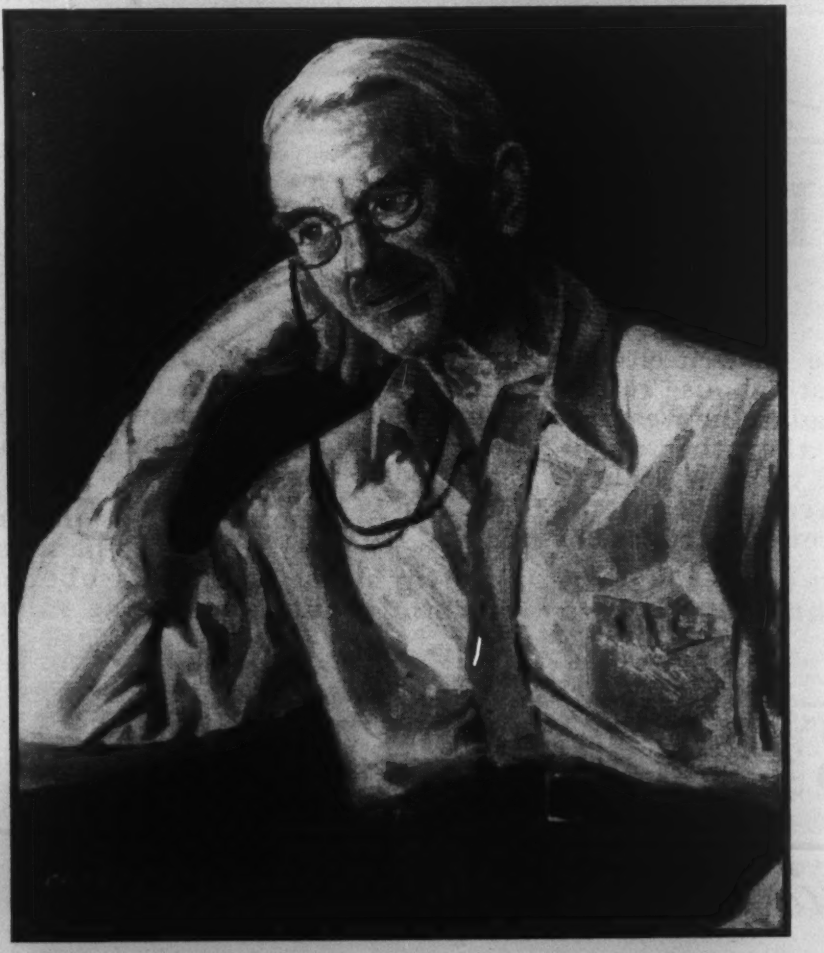
The "existing rights" which it is admitted must be preserved are therefore merely the rights of provinces, not of any specific racial element either in a province or in the Dominion. In regard to education there is an undertaking to preserve the rights of Catholic and Protestant minorities within provinces. How are these minorities to express themselves, and how are the provinces to express themselves, in the process of making amendments to the constitution which may gravely affect some of the rights in question? This is the problem which must be solved before any extensive process of amendment can be set about; and it is one of the most contentious and difficult problems that have ever faced the Canadian people.

It has to be remembered that, as against the situation in 1867, the French-origin part of the population now extends in considerable number over nearly all the provinces of the Dominion. The French-origin citizens in Ontario, New Brunswick and the West are certain to make common cause for a wide extension of the recognition of the French language. They have long been in the habit of resentfully describing the province of Quebec as a "reserve" outside of whose area they could not be expected to feel themselves at home so long as their language was not more extensively recognized. In anything approaching a general overhaul of the constitution, such as Messrs. Davis and Scott have in view, it would be quite impossible to prevent this question from becoming a matter of grave agitation.

There would be no demand for the extension of the French civil law beyond the area of Quebec, but on the other hand that province would resent violently any attempt to impinge upon its control of "property and civil rights" which is the lever, and the only one, by which it is enabled to keep French law in operation. That the domain of property and civil rights has been extended vastly beyond what the Fathers of Confederation intended, by a series of Privy Council decisions, is unquestionable, but the process of redefining it will be extremely difficult, and the province of Quebec is pretty certain to take the ground that even redefinition, unless consented to by the province itself, is a violation of the Confederation "compact".

Political Hot Potato

Politicians when in office, or even in seats of legislative power, have shied away from this task with perfect unanimity for years. In 1935, under Mr. Bennett, a committee was appointed on motion of J. S. Woodsworth, then leader of the CCF, "to study and report on the best method by which the British North America Act may be amended so that while safeguarding the existing rights of racial and religious minorities and legitimate provincial claims to autonomy, the Dominion government may be given adequate power to deal effectively with urgent economic problems which are essentially national in scope." The Attorneys-General of



The late Sir Charles G. D. Roberts who died at eighty-three and whose poems, essays and novels will long be remembered by his countrymen. The portrait in oils, here reproduced, is by Frederick Steiger, an artist of unusual talent formerly of Saskatoon, but now settled in Toronto.

Now, more than ever, personal budgeting is essential!
ACCEPT THIS
BUDGET BOOKLET FREE!
VEST POCKET BUDGETING
NORTH AMERICAN LIFE ASSURANCE COMPANY

IT WILL HELP YOU GET THE MOST FROM YOUR INCOME

● Last year 50,000 people received a copy of our "Vest Pocket Budgeting" Booklet. The demand for this helpful budgeting guide indicated the interest in this all important subject. The latest edition now ready contains new, valuable features—hints on money matters and household management during wartime. This little book fills an essential need in your pocket, desk or hand bag. Write for your free copy today. No obligation.

LIST OF CONTENTS

- Examples of budgets for married and unmarried persons
- Steps in budgeting
- Habits that help
- Suggested economies

Other valuable features include a Victory memo section and pages for personal and other records.

HEAD OFFICE
TORONTO, CANADA

NORTH AMERICAN LIFE ASSURANCE CO.,
112 King St. W., Toronto 1, Ontario.

Please send free copy of Budget Booklet to:

Name ____________________

Address ____________________

____

the nine provinces declined to co-operate with this committee, which consequently recommended a Dominion-Provincial conference. By the time this conference was held, at the end of 1935, Mr. King had come into power, and the province of New Brunswick had adopted an intransigent attitude claiming that it was a self-governing entity established by the United Kingdom and had no intention of surrendering that status. The conference came to nothing, and no further official steps have since been taken.

It seems possible that a considerable part of the objectives of the more moderate amenders could be attained without the political excitement which would attend the holding of a constituent convention or an attempt to modify the property and civil rights clause in defiance of the views of certain provinces. The scope of the property and civil rights clause is largely a matter of interpretation, and it is possible that no great excitement would be caused by a declaratory amendment setting aside all Privy Council decisions since 1880, and confining the task of future interpretation to the Supreme Court of Canada. The powers of the Senate, which are an object of particular detestation to the CCF and used to be so to the Liberals, do not appear to involve provincial rights in any way, and the Senate could probably be abolished (with its own consent) by the action of the Dominion alone. Another badly needed amendment concerns the treaty implementing power. The Dominion now has power to legislate for the implementing of treaties "between the Empire" and foreign countries, but not treaties between Canada and foreign countries. The need of the latter power is so obvious that an amendment conferring it might not cause any great opposition even though it would unquestionably impinge on the provincial domain.

CCF Proposal

The CCF is not likely at the present stage of its history to commit itself to anything which would cause strong resentment in the province of Quebec, and the expressions used by Messrs. Lewis and Scott in "Make This Your Canada" must therefore be read with this qualification in mind. They are as follows:

"We propose that the necessary amendments to the BNA Act shall be obtained as speedily as required, safeguards being inserted to ensure that the existing rights of racial and religious minorities shall not be changed without their own consent. What is chiefly needed today is the placing in the hands of the national government of more power to control national economic development. In a rapidly changing economic environment our political constitution must be reasonably flexible. The present division of powers between Dominion and Provinces reflects the conditions of a pioneer, mainly agricultural, community in 1867. Our constitution must be brought into line with the increasing industrialization of the country and the consequent centralization of economic and financial power which has taken place in the last two generations. The principle laid down in the Quebec Resolutions of the Fathers of Confederation should be applied to the conditions of 1933, that 'there be a general government charged with matters of common interest to the whole country and local governments for each of the provinces charged with the control of local matters in their respective sections.'

"The Canadian Senate, which was originally created to protect provincial rights, but has failed even in this function, has developed into a bulwark of capitalist interests, as is illustrated by the large number of company directorships held by its aged members. In its peculiar composition of a fixed number of members appointed for life it is one of the most reactionary assemblies in the civilized world. It is a standing obstacle to all progressive legislation, and the only permanently satisfactory method of dealing with the constitutional difficulties it creates is to abolish it."

To keep 'em flying, keep on buying War Savings Stamps and Certificates

SUNOCO

DYNAFUEL

helps them take off faster, carry more bombs and fly farther!

Ask any bomber crew—they'll tell you how important *quality* is in the aviation gasoline that powers their engines. For the higher the power—the quicker the take-off, the bigger the bomb load, the farther they can fly!

A Super Aviation Fuel Concentrate

Today high-powered aviation fuel flows from Sunoco refineries in larger quantities than ever before—largely because of Dynafuel, an exclusive development of Sunoco engineers and chemists.

Dynafuel is more than a gasoline. It is a super aviation fuel concentrate which is never used undiluted but is blended with gasolines produced by other methods in order to step-up their quality.

50% More Power Than U.S. Standard 100-Octane Test Fuel

Dynafuel contains a larger percentage of certain ingredients which have extraordinary power-producing qualities. That is why it actually tests 50% higher in power than U.S. standard 100-octane test fuel! The Dynafuel Process increases quantity, too—because it utilizes even those portions of the crude which formerly went only into low grade fuels.

A Triumph of Private Initiative

Dynafuel was developed by Sunoco without government aid or subsidy. The company risked its own capital, its own credit, in order to pay the huge costs of building the plants for its production.

It is through such free play of private initiative that progress, on this continent, has been achieved.

Better Motor Fuel for Post-War Cars

Today every drop of Dynafuel is reserved for military needs. But after the war, Sunoco's advanced processes and equipment will bring you far better fuels for tomorrow's improved automobiles and airplanes. SUN OIL COMPANY LIMITED, TORONTO.

Everything Sunoco does has victory as its purpose

DYNAFUEL IS 50% MORE POWERFUL THAN U.S. STANDARD 100-OCTANE TEST FUEL

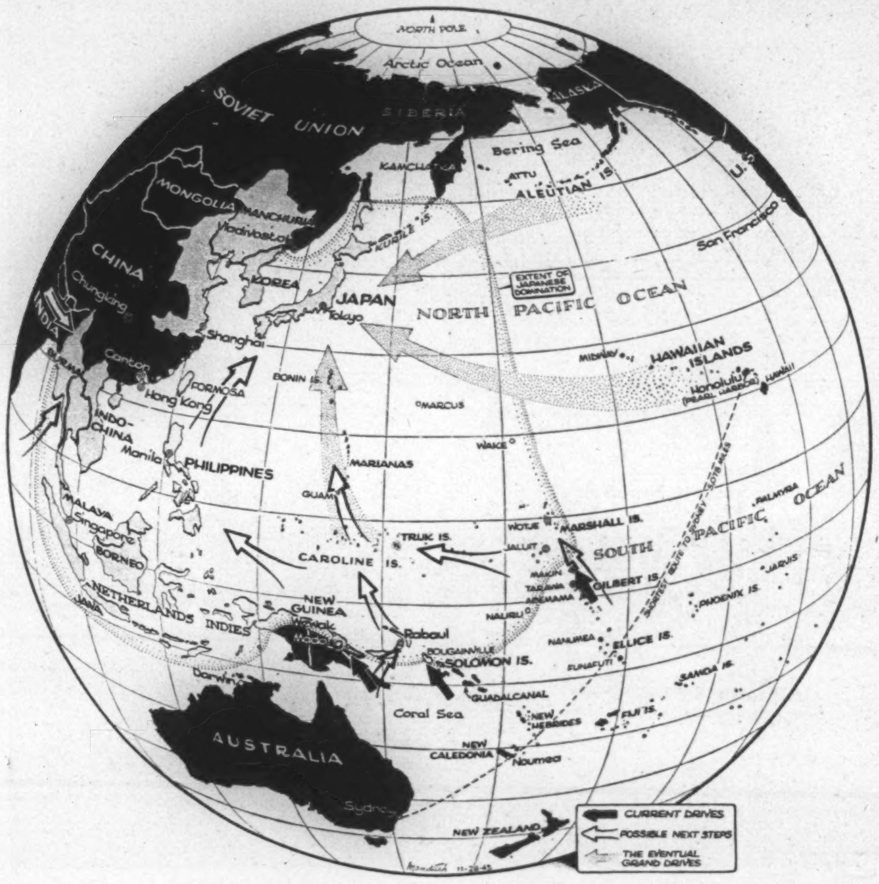
THE HITLER WAR

Looking At The War From Washington

BY WILLSON WOODSIDE

LAST week was in many respects not a good one from which to view the war from Washington. Five days is in any case too short to make good contacts and get very deep into things. And in the midst came Thanksgiving Day. Most people pretended that they would work right through, or only take part of the day off for the turkey. But after laboring two years under strain, and getting things rolling, nature asserted its demands and people tended to make the most of the holiday.

Then, of course, the President was not there. Or, at least, everyone believed he wasn't there; and a few knew just when and how he had left. No one, however, seemed to know just exactly where the conference was being held, which was rather impressive, considering the number of correspondents in Washington whose time is solely devoted to finding all that is going on.


NORTH POLE
Arctic Ocean
SOVIET UNION
SIBERIA
ALASKA
Bering Sea
KAMCHATKA
ATTU
ALEUTIAN IS.
U.S.
MONGOLIA
MANCHURIA
Vladivostok
KURILE IS.
San Francisco
CHINA
Chungking
INDIA
KOREA
EXTENT OF JAPANESE DOMINATION
JAPAN
Tokyo
NORTH PACIFIC OCEAN
BURMA
Shanghai
Canton
FORMOSA
Hong Kong
BONIN IS.
MIDWAY
HAWAIIAN ISLANDS
Honolulu (PEARL HARBOR)
HAWAII
MARCUS
INDO-CHINA
Manila
PHILIPPINES
WAKE
MARIANAS
GUAM
MALAYA
Singapore
BORNEO
TRUK IS.
CAROLINE IS.
WOTJE
MARSHALL IS.
JALUIT
SOUTH PACIFIC OCEAN
PALMYRA
MAKIN
TARAWA
APEMAMA
GILBERT IS.
JARVIS
NETHERLANDS INDIES
JAVA
NEW GUINEA
Wewak
Madang
NAURU
PHOENIX IS.
Rabaul
BOUGAINVILLE
SOLOMON IS.
NANUMEA
ELLICE IS.
FUNAFUTI
SAMOA IS.
Darwin
GUADALCANAL
Coral Sea
NEW HEBRIDES
FIJI IS.
AUSTRALIA
NEW CALEDONIA
Noumea
Sydney
NEW ZEALAND
CURRENT DRIVES
POSSIBLE NEXT STEPS
THE EVENTUAL GRAND DRIVES
11-28-43

—*Map by New York Times.*

A possible exception may turn out to be Edgar Mowrer, who asserted that the locale *was* Teheran, whereas I had only assumed that this place would be the most likely, as Stalin would have Russian troops there to look after his security, and it would also be convenient for Chiang Kai-shek. The journey would be furthest for President Roosevelt, but he may not have flown all the way, which would account for his long absence from Washington.

In one respect it was particularly interesting to be in Washington last week. That was on account of the great RAF and RCAF assault on Berlin. Washington too is a big wartime capital, and many officials and observers began by mid-week, as the details piled up of specific damage to the German government buildings, such as the Speers Ministry of Munitions, the Propaganda Department, the Foreign Office, the Air Ministry and so on, to ponder just how much their own direction of the war would be effected if the corresponding buildings in Washington, with many of their records and their communications with the home and war fronts, were smashed.

Berlin Raids Impress

Then it was quickly pointed out that Berlin was much more than the political capital of Germany. It is also the financial capital, the business capital, and the greatest single industrial city. That is, it is New York and a good part of Detroit piled on top of Washington. That gives one a better idea of what its destruction will mean, and why the Germans have concentrated so much defence there, were so consternated at the complete ineffectiveness of this defence under the latest attack, and can't get along very well without Berlin.

To me the most impressive thing about the Battle of Berlin was the deadly accuracy of the first big raid, on Monday, which in spite of an almost complete cloud overcast, struck squarely at the centre of the city and the government quarter. This is explained by the work of the pathfinders in laying rings of colored flares around the target.

But no one has explained how the pathfinders located their targets with such certainty. Perhaps they have some new aid to navigation; or perhaps again there was an element of luck in the complete success of this great attack.

Yet, rather curiously, I found the well-known commentator Raymond Gram Swing inclined to play down the importance of the air raids, and to expect very grim fighting in Europe all through next year. He instanced the recovery of Coventry from an apparently overwhelming attack, so that within a fortnight a large part of its war industry was functioning, and within six months production was back to normal.

R. Gram Swing's Views

The fact that we found it necessary to return again recently to such heavily-bombed centres as Duesseldorf and Ludwigshafen, he thought, proved that the Germans too had made successful efforts to restore industry in these places. On the whole, he doubted if our bombing had reduced German production by much more than 15 per cent.

Swing expects our Channel landing to come later than most other observers predict—not until late spring or early summer—and to prove a desperate venture. The German leaders, he thinks, are still confident that they have the strength to throw against our landing and annihilate it. We may make good by only the narrowest of margins, and after that will have a very tough half-year's campaigning before Germany is finally beaten.

Yet when he turns to the Pacific, Swing is strangely optimistic. We will have Rabaul quite soon, and Truk in well under half a year. What is perhaps more important, he believes that the Jap Fleet will come out and fight for Truk. For if they don't they will only have to fight both the American and British fleets later. "What would you do under such circumstances?"

It is quite clear in Nimitz's recent speeches, and in the whole tenor of Washington talk about the Pacific War, that the U.S. Navy wants to provoke the Japs to a showdown

Superb FORMAL RENTALS
MORNING SUITS
DINNER JACKETS
EVENING WEAR
For the Entire Wedding Party
YONGE STREET FORMAL
500 YONGE ST. • KI. 9105

"Well, what now, you old chimney climber?"
"Just a reminder.. give everybody Sweet Caps!"

SWEET CAPORAL CIGARETTES
"The purest form in which tobacco can be smoked"

Trinity College School PORT HOPE ONTARIO
Founded 1865

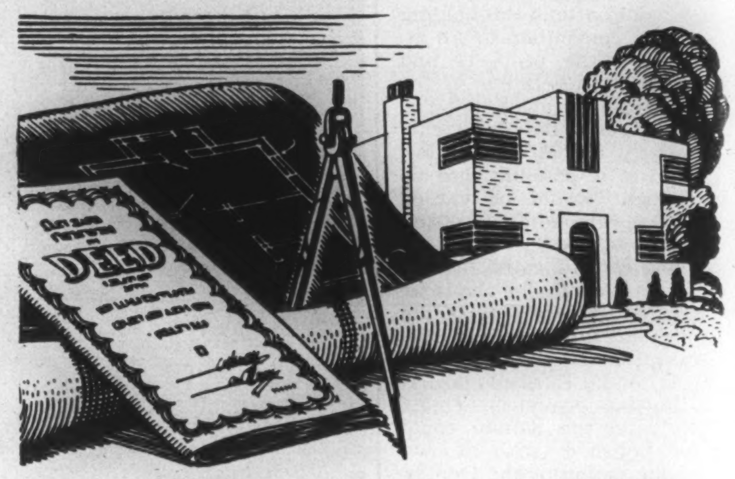
A Boarding School in the Country —for boys from 8 to 18 years

A thorough training is given in all the elements of good citizenship.

Valuable Scholarships.

Applications for entry in Jan. 1944 and Sept. 1944 are now being received.

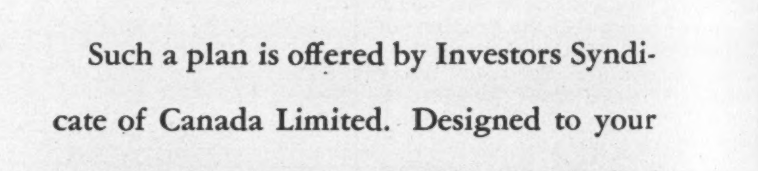
Full information will be gladly sent on request to the Head Master, Philip A. C. KETCHUM, M.A., B.Paed.



BLUEPRINT *for* LIVING

● Success is not an accident. Just as a plan is required to create a business or erect a building, a "blue-print for living" is required to assure financial success.

Such a plan is offered by Investors Syndicate of Canada Limited. Designed to your own specifications, it is the ideal method of creating "to-morrow's reserve" from "to-day's resources". These dollars to-day also help to finance the war needs of the Government . . . they work for Victory . . . for peace . . . and for you. This time-tested plan, is already helping thousands of Canadian men and women to reach their goal of financial independence. If you too desire financial independence, write our nearest branch for details of this plan, *today!*


INVESTORS SYNDICATE
of Canada Limited
Living Protection...everyman's road to financial security

HEAD OFFICE: WINNIPEG, MAN.

Agency Offices at: St. John, N.B.; Three Rivers, Que.; Montreal, Que.; Toronto, Ont.; Hamilton, Ont.; London, Ont.; Regina, Sask.; Saskatoon, Sask.; Edmonton, Alta.; Calgary, Alta.; Kamloops, B.C.; Vancouver, B.C.

fight, and that its present drive into the mandated islands has this aim partly in mind. But the naval writer Gilbert Cant, whose books I have praised often in these columns, and whom I must say I was pleased to find was of British origin, beginning his journalistic career with the *Yorkshire Post*, definitely does not expect the Jap Fleet to put up a showdown fight for Truk, or for anything less than the invasion of the home islands.

Cant thinks we may be still a year away from Truk, and that it might take the best part of another year after that to establish ourselves in the Philippines or Formosa. I should add that it is accepted in Washington, almost unquestioningly, that our strategy is to drive across the Central Pacific to the Philippines. Once we set up air and submarine bases there, Jap traffic with the whole conquered southern empire can be almost completely severed, this empire will wither away, and can be mopped up by Mountbatten's and MacArthur's forces.

The main effort, it is emphasized, will come from Hawaii, straight across the Central Pacific. There seems a tendency to talk this up, rather than conceal it, because the only way the Japs can block such an offensive is by bringing out their fleet, and nothing would please the Americans more, or holds out such a hope of shortening the Pacific War.

This implies a lessening of emphasis on MacArthur's sector, partly because it offers a more indirect line of attack, and partly also because of very sharp criticism and dislike for MacArthur in some circles. I heard him belittled, denounced for political ambitions, characterized as a "McClellan and Robert E. Lee, rolled into one", and often put in the same class as De Gaulle, as "a flamboyant and ambitious self-advertiser." There doesn't seem to be much chance of his being given the most important command in the Pacific.

A Pacific Observer

To return to Gilbert Cant's opinions, which are bolstered by the fact that he has just returned from a carrier raid on Marcus Island, within a thousand miles of Tokyo, and a visit to Guadalcanal and other Pacific bases: he emphasizes that neither a fleet nor a great bomber force can be based on atolls such as Wake or Marcus, attractive because of their nearness to Japan and their location along the direct route from Hawaii.

He, personally, thinks that Formosa would be about the ideal base for an invasion of Japan. But he asks whether it wouldn't be nearly as difficult to take Formosa as to land in Japan itself and be done with it. Thus do the broad Pacific spaces, devoid of Allied naval bases, protect Japan. And thus we must have, first Truk, then the Mariannas, and probably Manila itself.

On this program we have now made a beginning in the Gilberts. The Marshalls, just to the north, will prove tougher, as the Japs have been established there for 25 years; here Jaluit is the main base. Next comes Ponape, and then Truk. On the British side of the picture, our naval people are definite that we will have to retake Singapore and move up into South China coastal ports, to properly supply the Chinese armies and big Allied bomber forces, and establish the necessary supply bases for the invasion of Japan. That is the prospect in the Pacific, as seen from Washington.

As regards the present strength of the U.S. Navy, Hanson Baldwin, of the *New York Times* who has possibly the best sources of information of any American naval correspondent, gives it 21 or 22 battleships as against 10 or 11 Japanese; 15 or 16 regular naval carriers, against 7 to 9 Japanese; 49 to 55 cruisers against 30 to 35 Japanese; and 300 to 320 destroyers against only 70 to 80 Japanese. He also estimates the U.S. submarine strength at 165 to 195. Most notable is the increase in carrier strength from 3 during the Battle of Guadalcanal to 15 or 16 today. With the new strength, improved tactics and added experience makes "island-hopping" a much faster process today than it promised to be a year ago, during the long ordeal on Guadalcanal. The key to the new method is the use of long range bombers to neutralize beforehand the nearby Jap air bases from which the defenders could be given support, and the interposition of a naval force strong enough to take on anything the Japs care to send, to prevent the reinforcement of the existing Jap garrison.

Among the other interesting people I talked with in Washington and New York were Kirke Simpson, the well-known Associated Press war analyst, Madame Genevieve Tabouis, the famous French journalist, and Otto Tolischus, veteran Berlin and Tokyo correspondent and presently editorial writer of the *New York Times.*

Kirke Simpson, who must be known to millions through his daily articles in some 500 newspapers, is a little, wiry, amiable man who certainly does not look as though he could have fought in the Battle of Manila Bay, even as a boy of 17. Sitting at an ordinary desk in the well-worn AP office in Washington, with his big pin-stuck maps on the wall behind him, he has turned out week in and week out an analysis of the Russian campaign which I believe is only rivalled by Max Werner's.

Madame Tabouis

Madame Tabouis and her New York weekly *Pour la Victoire* have turned completely against de Gaulle lately, after long supporting him. A wisp of a woman, Madame Tabouis has lost none of her vivacity, and talked eagerly for an hour on the French situation, giving endless details. The earnestness of such an exile, who has lost everything but her faith in her country, is something to experience. I confess that she seriously shook my own faith in de Gaulle. As someone else put it (quoting a member of the Algiers Committee), the general's temperament is such that "he must be either victor or martyr."

Edgar Mowrer (of *Germany Puts The Clock Back*) is still a unique figure in American journalism, and doesn't seem to age in the slightest. He is the "evangelist" type, whom a CBS executive declared to me to be "through" and replaced by the objective war reporters like Ernie Pyle. But Mowrer is far from through, and he and his like, the non-money-writers, are still needed to ride watch on the public conscience.

These, then, are some of the personalities and opinions met with in Washington. The atmosphere, the street scene, the political, labor and negro situations, would make another long story. Again, as on my last visit, one felt the weight and power of this colossal neighbor of ours. Under less genial leadership there is no use blinking the fact that she could be a difficult neighbor, finding her gigantic industrial maw in need of our resources. From Washington as from nowhere else one can see the simple logic of the argument that if we don't make a stronger effort to build up our nation, and develop our own national characteristics, we cannot hold on to this half-continent indefinitely.

But Canada looked decidedly worth developing, looked sounder and steadier and better managed than the American giant. Perhaps, as one shrewd observer suggested, the giant will be so concerned with its own troubles, those labor and racial storms which many can see brewing, that we will have our chance, if we get busy. And still another person suggested that in these circumstances we might quite easily find a good source of immigration in the United States!

Rebuild
2 THINGS we can do for YOU
Service
Underwood

–To Keep your Underwoods in Fighting Trim

❶

If you have any "middle-aged" or "old" Underwoods, give them new life with **FACTORY REBUILDING!** Underwood Elliot Fisher craftsmen and genuine Underwood parts will revive tired typewriters . . . put them in the "pink" for many years to come.

❷

If your typewriters are still giving "first day" performance, keep them that way. Give them the benefit of a regular, thorough check-up. Underwood Elliott Fisher **MAINTENANCE SERVICE** is always an economy. Today, it is typewriter "life insurance"!

Care for your typewriters . . . call Underwood Elliott Fisher now!

UNDERWOOD ELLIOTT FISHER LIMITED
Joseph L. Seitz, President
Head Office: 135 Victoria St., Toronto
Branches in all Canadian Cities

UNDERWOOD TYPEWRITERS — CANADA'S *7-OUT-OF-10 CHOICE!

*According to Underwood Elliott Fisher records.

E. C. Fox, Chairman of the Board of Trustees, Toronto General Hospital. This portrait in oils, which was painted by Sir Wyly Grier, R.C.A., D.C.L., was recently unveiled and officially presented to the hospital.

FROM THE EDITOR'S CHAIR

The Life-Blood of Private Enterprise

BY B. K. SANDWELL

IT IS a rather common complaint of moderate and judicial - minded people that while the advocates of Socialism, New Democracy, Technocracy and other devices for saving the world by radical changes in its politico-economic structure are extremely voluble, it is almost impossible to find people who are willing to discuss how the world can be saved within the framework of the private enterprise system. This complaint is more or less just as regards the utterances of individuals; but there have been some extremely good statements prepared and issued by the directorates of various corporations, and the trouble with these is not that they do not deserve public attention but that they are not brought to public attention with the same messianic fervor as the utterances of the advocates of radical change.

The Lever booklet is probably familiar to a good many of our readers, and though intended primarily to deal with British problems is in the main entirely applicable to the Canadian situation. There is however a Canadian brochure, not quite so extensive but admirably thought out and expressed, which deserves the attention of all the judicial-minded Canadians above referred to. It is that of the Dominion Engineering Works Ltd., of Montreal, and is most properly entitled "Employment: The Foundation Of All Social Security."

Its entire thesis is the very simple and obvious one, which however has enormous implications which are almost universally overlooked, that an adequate amount of employment *must* be provided either by private enterprise or by the state; that if it is not provided by private enterprise it will have to be provided by the state; and that if it is to be provided by private enterprise the conditions (which are largely determined by the state) must be such as to make the act of providing it reasonably attractive. This is in fact the whole problem of reconstruction; but the factors which govern the attractiveness or otherwise of capital investment, and which are controlled by the state, are so numerous and diverse that discussion of them is usually rendered unintelligible, either by over-concentration on one particular factor or group, or by the confusion of many factors in a picture so complex that the eye cannot distinguish them.

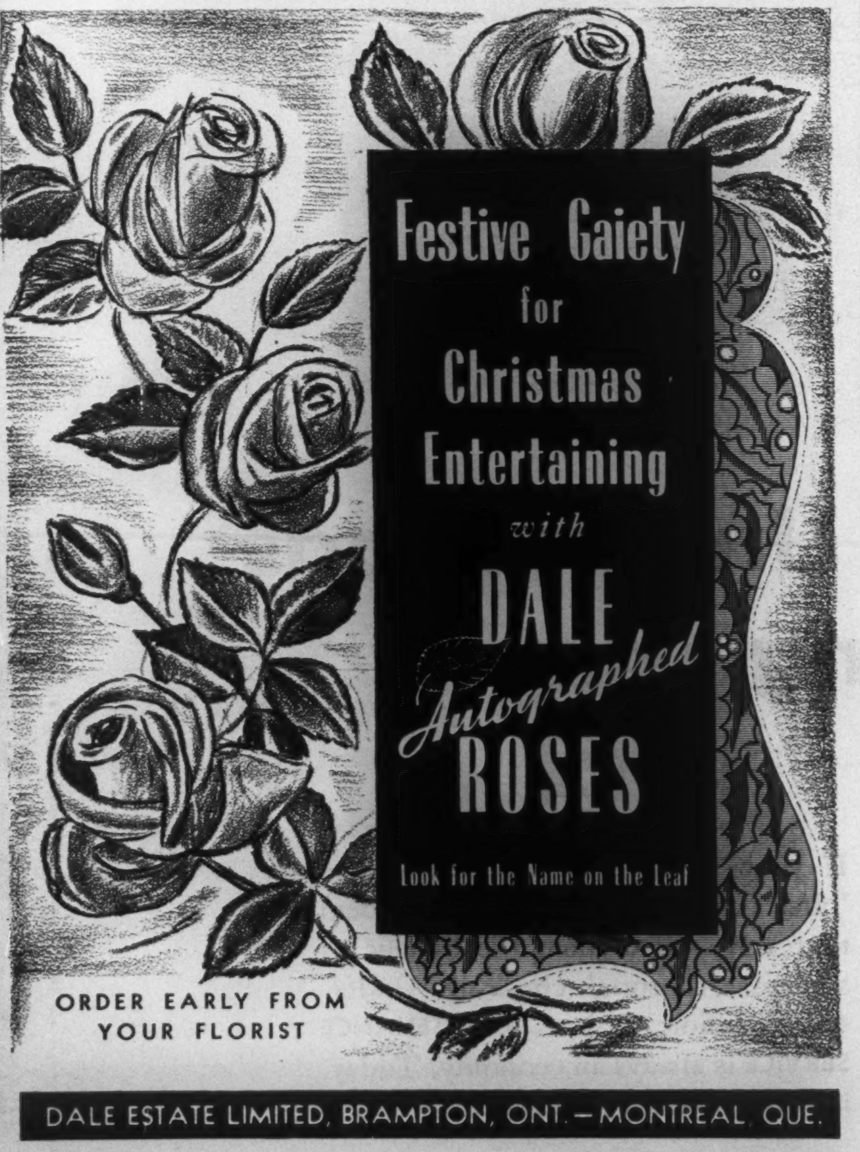
The Dominion Engineering Works pamphlet has sought to avoid this defect with a remarkable degree of success, though it does so by means of a concentration on the particular failures of the period 1929-39 which is helpful for concreteness but perhaps a little misleading for application to other periods and other conditions.

Climb of Wages, Taxes

The company finds that two major items of public policy affected the flow of capital during these years, and that they were Labor Policy and Taxation. It points out that wage rates, for the persons who were able to get employment, "were higher in 1939 than they were at the height of the boom between 1926 and 1929." Wages in other words moved in an opposite direction to the prices of farm products, real estate and industrial shares. This increase was largely the result of state policies supposed to be favorable to labor, but actually favorable only to that fraction of it which had employment and during those times only in which it was working; it was also to some extent brought about by the monopoly position of strongly organized unions.

During the same period there was a tremendous increase of taxation of the returns from investment. "The Personal Income Tax was substantially increased between 1929 and 1939 and in many localities some local form of income tax was superimposed upon the Federal Tax. A feature of the Federal Tax added during this period was a special additional tax on investment income. . . The Corporation Income Tax was also increased between 1929 and 1939 from 8% to 15%." Furthermore, the Sales Tax was increased in the same period from 2% to 8%, and was enhanced in many municipalities by local sales taxes, so that in Montreal, for example, the total rate is now 12%. "This Sales Tax, which was originally introduced as a consumption tax, is now a direct capital levy upon the conversion of savings into new capital investment including improved means of production. It must be paid solely for investing such savings, regardless of the risks involved and regardless of whether one dollar of profit is or is not made from the venture undertaken by the investors."

A most important point is "that our experience with our present taxation structure goes back over bare-



Festive Gaiety for Christmas Entertaining with DALE Autographed ROSES

Look for the Name on the Leaf

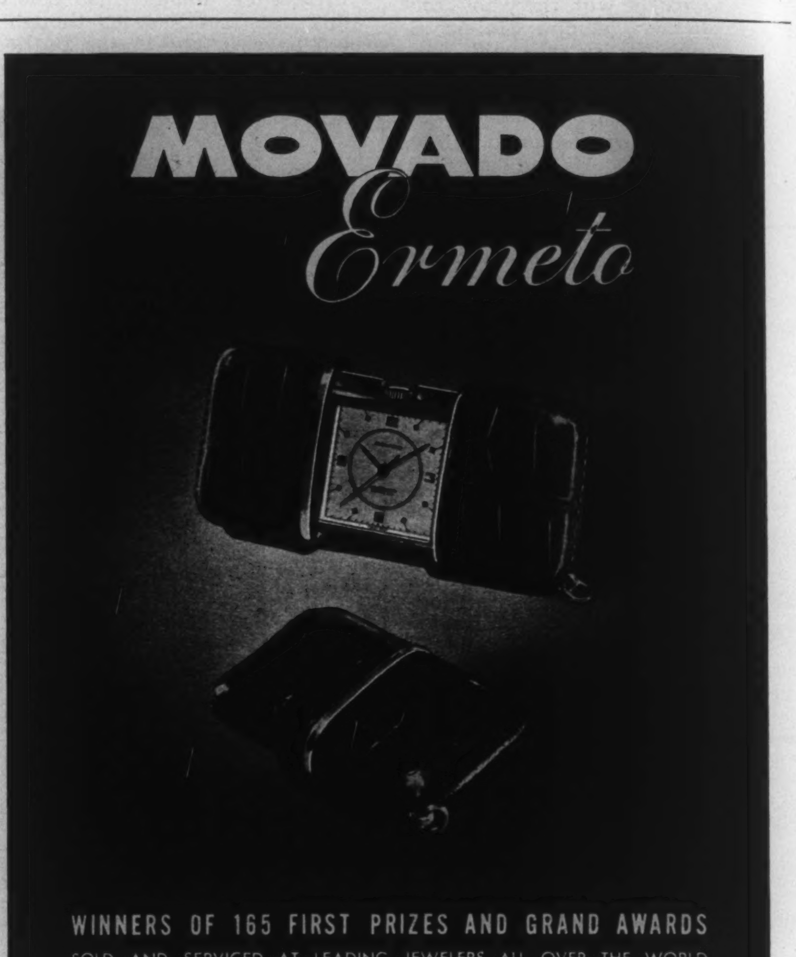
ORDER EARLY FROM YOUR FLORIST

DALE ESTATE LIMITED, BRAMPTON, ONT. — MONTREAL, QUE.

Distributors for
DALE
Autographed
ROSES

'Phone ELgin 9286 - 9287 - 9288
SIMMONS and SON LIMITED
350 YONGE STREET AT ELM

ERNEST S. SIMMONS, President and Managing Director
Flowers may be Telegraphed anywhere—anytime—guaranteed



MOVADO Ermeto

WINNERS OF 165 FIRST PRIZES AND GRAND AWARDS
SOLD AND SERVICED AT LEADING JEWELERS ALL OVER THE WORLD

WRITE FOR FULLY DESCRIPTIVE BROCHURE
In Canada—Movado Watch Agency
36 Toronto St., Toronto
In U.S.A.—Movado Watch Agency Inc.
610 Fifth Ave., N.Y.

BUFFALO AND NEW YORK

Buffalo: $3.80, plus 15% Govt. Tax
New York: $20.15, plus 15% Govt. Tax

Buffalo is only 35 minutes away via American Airlines Flagships, which also provide swift daily service to Rochester, Syracuse, New York, Washington, Chicago and other principal cities in the United States. Connections at Chicago for Winnipeg, Vancouver and other western Canadian cities. ALL FARES PAYABLE IN CANADIAN DOLLARS. Ticket Office: 22 King Street West. TORONTO

Please Phone EARLY for Reservations
Phone WA 4661

AMERICAN AIRLINES
ROUTE OF THE FLAGSHIPS

★ Buy War Savings Stamps ★

ly twenty years. Income Tax, Sales Taxes and Succession Duties had practically no influence upon the course of business prior to the first World War." Thus "our first real experience of high taxation in relation to current income has been accompanied by large-scale unemployment continued year after year up to 1939 with little evidence of its diminution, until the whole problem changed with the outbreak of war."

It is a most unfortunate fact that a large amount of political power is now in the hands of people who, whether consciously or not, have no interest whatever in making the system of private enterprise function effectively—and some of whom indeed have a very definite desire to prevent it from functioning effectively, in order that when it breaks down they may have an opportunity of introducing another system which they happen to favor. Money for the requirements of the government must be obtained from some source, and if it is not obtained from the income from capital, which is largely in the hands of relatively well-to-do people, it must be obtained from earned incomes. It is hardly conceivable that the annual collections of governments by way of taxation can be greatly reduced during the first few years after the war; the most that we can hope for is that the process of obtaining funds by further borrowing will be reduced or ended. If there is any wide-spread indisposition on the part of capital to adventure itself in new or enlarged enterprises—as there very well may be if taxation cannot be reduced — the state will have to spend money on providing employment, and this will have to be obtained either by taxing or by further borrowing.

Will Resist Transfer

The resistance against transferring any substantial part of the tax burden from what we may call "adventured capital"— that is, capital converted into capital goods for the sake of an annual return, and therefore subject to (1) Sales Tax on the capital goods, (2) Corporation Income Tax, 15%, on profits, and (3) heavy Personal Income Tax on the same profits when distributed to individuals—to other kinds of taxpayers will be tremendous, but unless it is transferred it will be almost impossible to lure forth the requisite amount of new capital to keep up adequate employment.

Another aspect which has not received sufficient attention, and on which these writers dwell intelligently but briefly, is the fact that the entire process of accumulation of savings, in the monetary form which precedes their conversion into capital goods, was under the old system performed almost entirely by the well-to-do classes. To the discouragements already enumerated against the investment of saved capital must be added the further discouragement provided by the Succession Duty against the whole original process of saving.

The ease with which saving can be effected is in direct proportion to the income. A man with a family and $3,000 a year cannot hope, and should not aim, to save more than enough to tide his family over a short period of readjustment at his death; he will be far better advised to spend the surplus (over immediate necessities) on education to make his children more self-sustaining than on capital goods to provide them with income. The same man with $10,000 a year can if so disposed make quite substantial savings, or could before the present income tax got at him. Raise the same man to $100,000 a year, under the old income tax, and it is hardly possible for him to avoid saving. But the heavily graduated income tax, reinforced by similarly graduated succession duties, has practically taken away this function of the man with a large income; and many members of that class, unable to adjust their manner of living to their reduced incomes, are now consuming their capital at a rapid rate instead of adding to it.

Effect Far-Reaching

The effect of this tendency to paralyse the capital-accumulating machinery on which we have hitherto relied is only just beginning to become perceptible. It will unquestionably be very far-reaching. What alternative method of saving of capital can we hope to employ? It is quite useless to expect the recipients of small incomes to make any great addition to the total of savings; it is true that their incomes are being increased, but they are being increased for the very reason that it is in the public interest that their standard of consumption should be raised, and that they should cease to be inadequately fed, housed, clothed and educated. Is the state going to perform the act of saving by the exercise of its own sovereign power, by extracting from the real earned income of the community whatever amount it considers necessary to maintain and expand at the proper rate the capital equipment of that community? This is the Russian method, and is obviously the only method which can be practised in a community where the private ownership of capital goods is unlawful. Is it a suitable method for a community which has not decided to do without private ownership of capital? If not, what other method is there than to stop, or at least to lessen, the drive for the reduction of large incomes—the only type of incomes which can be expected to make any substantial contribution to the capital fund?

The Dominion Engineering pamphlet makes an interesting but difficult suggestion for the encouragement of the accumulation in private hands of certain kinds of capital assets as distinguished from other kinds. It suggests "a lower scale of succession duties" for "such assets as housing and business premises and equipment" in preference to "creditor assets such as bank deposits, bonds or mortgages." The difficulty of this is the same which arose in connection with the tax-free bonds of the Province of Ontario. Persons suspecting themselves to be near death and therefore near the operations of the succession duty would switch temporarily into such assets, while the man who dies without warning would be deprived of that advantage. It might however be provided that the degree of tax remission should be proportional to the length of time that the active assets have been held.

Razor blades—six million of them—are made in one British plant. Almost all of them go to the armed forces.

WINNING THE BATTLE OF PRODUCTION

Canada's Railroads- BACKBONE OF THE NATION'S TRANSPORT

● Canada's great railway systems are standing up magnificently under the strain of war . . . moving the vast stream of war materials from plants to docks, while carrying the fighting forces of the nation to and from homes, camps, and embarkation points. In 1942, they moved 57,457,000 tons MORE freight* than in 1939, while at the same time, carrying 2⅓ times MORE passengers.** A splendid record in a vital war job.

This tremendously increased volume of freight and passenger traffic has called for the building of much new rolling stock and other equipment and the careful re-conditioning of old equipment. In this important wartime task, Canadian Fairbanks-Morse has been of material assistance by the supply of machinery and tools for railway shops and equipment of many different kinds for construction and maintenance work.

	1939	1942
**Passengers carried.....	19,097,000	44,287,000
*Tons freight carried....	91,043,000	148,500,000

Fairbanks-Morse is playing an important part in winning the battle of production. Listed below are some of the more essential "Tools of Production" that we are supplying to Canada's Wartime Industry.

MACHINE TOOLS
TOOLS (*Pneumatic and Electric*)
SHOP SUPPLIES
R'L'Y & CONTR'S EQUIP'T
SCALES
ENGINES (*Diesel and Gasoline*)
PUMPS
TRANSMISSION EQUIPMENT
COAL STOKERS
TRUCKS (*Hand and Power*)
REFRACTORIES
WOODWORKING MACHINERY
BELTING
WELDING EQUIPMENT
ABRASIVES
VALVES AND STEAM GOODS
CHAIN BLOCKS
AUTOMOTIVE EQUIPMENT
MOTORS AND GENERATORS

310

FAIRBANKS-MORSE HELPS THE WAR WHEELS TURN...

The CANADIAN Fairbanks-Morse COMPANY Limited

HALIFAX SAINT JOHN QUEBEC MONTREAL OTTAWA TORONTO WINDSOR FORT WILLIAM WINNIPEG REGINA CALGARY
EDMONTON VANCOUVER VICTORIA FACTORY, SHERBROOKE, QUE.

MANHATTAN MEMOS

The Big City at a Glance

BY DON STAIRS

"ARRIVES 8.15 A.M." — Travel figures of rail, bus and plane passengers in and out of the metropolis for 1943 will be record breaking. United Nations soldiers, sailors and airmen, with wives, sweethearts or families help to expand New York's transient entertainment-seeking population. Railway porters are scarce so be prepared to see your luggage as an incoming passenger toted along with other baggage on a hand-truck. Prudent Manhattan-bound itinerants arrange well in advance for Pullman and plane reservations from, as well as to, New York. Ticket agents in the Grand Central and Penn Stations not only have more ticket buyers to look after, but are slowed up by unusually busy telephone lines. It is not unusual at times to wait 15 minutes to half an hour in line to get a Pullman reservation.

"ROOM WITH BATH" — New York hostelries are "full up." Reservations a week or two in advance are required and don't be disappointed if you find your room is not ready for immediate occupancy.

One enterprising mid-town caravansary with an overloaded information desk has installed a "guest relations" desk in its lobby. And so, affable Mrs. W. adds a friendly and personal note in the operation of the hotel service which busy behind-the-counter clerks can easily make fumbles on. In reply to a query or two, Mrs. W remarked that it was amazing the number of people visiting New York apparently for the first time. Not just on wartime business either. They still want to know about the Brooklyn Bridge, Grant's Tomb and a lot of New York's other old landmarks. Then there are the disappointed folks who did not make reservations to be cared for. For one such, she had just finished locating a room which required a matter of twelve telephone calls.

"DINNER—$1.00 UP" — No question rises so regularly with those who frequent Manhattan's byways as "Where shall we eat?" Newspaper headlines reflect of course the difficulties that afflict American citizens' eating habits. But the city's dining rooms and restaurants still present a broad variety of foods and somewhere you can find someone serving your specialty at a price. Not the same service of course, or with the same pre-war prodigality. Meat and fat ration points have to be stretched by restaurants as well as by individuals. Some solve this problem by closing down one or two days in the week. Others have menus which are practically meatless on certain days but this is helped out by the variety of sea foods which still are plentiful.

"P.M."—The city's advertisingless newspaper has been crusading on the lack of cleanliness prevailing in the city's eating places and bars. Your reporter had been privately dubious of this because of the known wartime scarcity of kitchen help. Bacteria cultures were collected at random from swanky night clubs and bars as well as some such places as the Times Square 5c drink spots. The city's busy Mayor will probably give a profane shout or two and the situation will be cleaned up. Curiously enough the chain of little Times Square coffee shops (employing negro girls in light blue service uniforms) showed up well with dishware almost surgically clean. Publicity is a mighty potent force in the world's metropolis and if a 5c a cup coffee shop has licked this problem it won't take long for the others to follow suit.

"THE VOICE" — Frank Sinatra whose type of singing has provoked the visible audiences of hero-worshipping adolescent school girls to gasp and swoon as he crooned into the mike for the American Tobacco Company has moved up into the hoity-toity purlieus of one of New York's swanky supper clubs. I observed a large photographic portrait of this singing meteor adorning the lobby of the Waldorf-Astoria. So there he was right at the top at last, packing them in, of all places, in the hotel's snooty Wedgewood Room and the sophisticated patrons they say take it and like it—migawd.

"MINOR MIRACLE"—New Yorkers picked up their newspapers recently to find that Mike Todd, the theatrical producer, had bought large space to write a personal letter to the public. Mike is a successful stage entrepreneur whose musical revue, a form of burlesque, a big hit "Star and Garter," is still running but minus the luscious stripper, Gypsy Rose Lee. Gypsy, it seems, believes her opulent figure is not her only asset. She is an authoress and her first story, "The G-String Murders," you may remember was made over into a movie. That success led her to write the stage play, "The Naked Genius." Mike Todd produced it, tried it out in Boston and on the road, and everybody connected with it except Mike wanted to quit. But not Mike. He opened it up in a theatre right across the road from the "Star and Garter," with Joan Blondell, the movie star, in the lead. The newspaper critics took a sniff, said it smelled, but *Life* publicized it and said it looked like a hit. The situation apparently baffled Mike, so he got out an audience questionnaire. Result — 44% said they really went to see Joan Blondell and the rest seemed quite indifferent to the play's merits, if any. With the cash customers still lining up at the box office, Mike, with a display of public-spiritedness unusual in a Broadway stage producer, published the tabulation in a big advertisement and in a spirit of renunciation called the whole thing off.

"REMEMBER KENNY BAKER?" —Well, Kenny's in the new musical hit, "One Touch of Venus." He sings well, has good stage presence, but still is cast to suggest that air of slightly boobish but infectious good natured boyishness that made him so popular on the radio. The lead is the really lovely and beautifully clad —"My Heart Belongs To Daddy"— Mary Martin. Her Mainbocher gowns make the ladies in the audience gasp. "Speak Low," one of the hits, is a pleasant tune, good for a place on your piano. If you can't get tickets for "Oklahoma," New York's best musical in a decade which is still selling weeks and months in advance, this show makes a good substitute.

"RODGERS AND HART"—Showgoers know that anything these two gentlemen are connected with is usually a success. Revivals usually bore me, but I did enjoy "The Connecticut Yankee" as "a new musical adaptation," as the program described it, which started up business in the Martin Beck Theatre on November 17. If you haven't tired of such songs as "Thou Swell" and "My Heart Stood Still," then you'll enjoy them as did I. You will rave over Vivienne Seigal singing the risque ditty "To Keep My Love Alive." It's completely hilarious. The interior, by the way, of the Martin Beck Theatre, a relatively aged edifice, is worth a second look. The proscenium of gray carved stonework and the 50-foot diameter lighting plaque deserve critical scrutiny. Don't overlook the ornamented grand piano in the mezzanine lobby. The case is magnificently inlaid and is fit to grace the palace of a maharajah.

DOMINION SEED HOUSE

FREE! 1944 CATALOG
PLAN YOUR 1944 VICTORY GARDEN NOW
ORDER YOUR SEEDS EARLY
BEFORE SHORTAGES OCCUR

PROPER AND PROFITABLE GARDEN PLANNING CANNOT BE DONE IN APRIL. Last minute plans, hurried decisions, and late ordering are the Gremlins of Victory Gardens. Very important things are missed when the urgency of work spoils clear thinking and investigation. There is real joy in planning a garden months ahead of planting time. It will pay you handsomely to measure the land you can plant and follow a sound plan to produce foods to cover a long season and in accordance with family numbers and appetites. Send for Catalog to-day. (Those who ordered from us in 1943 will receive Catalog soon as ready, without request.)

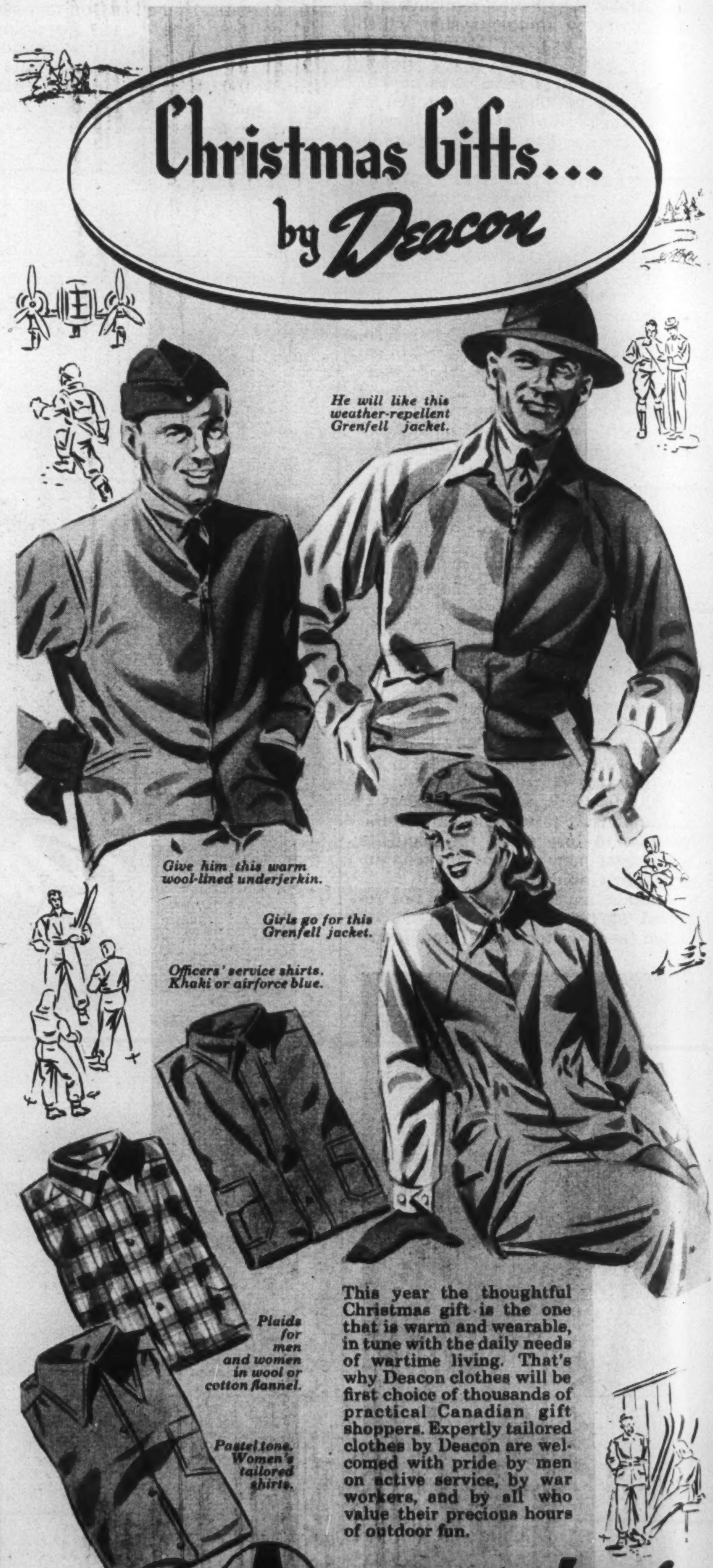
SEND TODAY FOR YOUR COPY
OF OUR 1944 SEED AND NURSERY CATALOG
DOMINION SEED HOUSE
GEORGETOWN, ONT.
20w

BEAUTIFUL LIBRARY DESK
A lovely piece of hand made furniture — an ideal Christmas gift, adding beauty and charm to any library.
LIONEL RAWLINSON LIMITED
647-649 YONGE STREET, TORONTO

GIVE
PERSONALITY
TO YOUR
SALESMEN (by mail)!

Like all Eddy Papers, Cheneaux Bond "MAKES A GOOD IMPRESSION". Use it for your sales literature, letterheads, and all business forms where a good impression is important.

Cheneaux Bond
AN EDDY PAPER
THE E. B. EDDY COMPANY LIMITED
HULL Specialty Papers Division CANADA


Christmas Gifts... by Deacon
He will like this weather-repellent Grenfell jacket.
Give him this warm wool-lined underjerkin.
Girls go for this Grenfell jacket.
Officers' service shirts. Khaki or airforce blue.
Plaids for men and women in wool or cotton flannel.
Pastel tone. Women's tailored shirts.

This year the thoughtful Christmas gift is the one that is warm and wearable, in tune with the daily needs of wartime living. That's why Deacon clothes will be first choice of thousands of practical Canadian gift shoppers. Expertly tailored clothes by Deacon are welcomed with pride by men on active service, by war workers, and by all who value their precious hours of outdoor fun.

Deacon Brothers
OUTDOOR WEAR
DEACON BROTHERS LIMITED . . . BELLEVILLE, CANADA

THE SCIENCE FRONT

'Icing Up': Beaten at Last

BY DYSON CARTER

ONE of the greatest inventions of modern times has just been put into general use in the air over the war fronts. This brilliantly simple aviation discovery—six years in the making—is a product of no single mind. It is a triumph of co-operative labor. Although the invention was quietly taken off the Secret List some weeks ago very little publicity greeted the release. Especially in Canada the news should have aroused national rejoicing. Our papers were busy with de Marigny when engineering science had opened before our Dominion a postwar vista of immense possibilities . . . once and for all the basic problem of flying over northern and polar routes had been solved.

The invention is a simple de-icing system for planes. That such a device should be of enormous import to aviation seems incredible unless one appreciates the fact that icing has haunted flyers in all latitudes ever since the Wright brothers first made highways in thin air. It has always been the inescapable white phantom shadowing every flight with a cloak of sudden death. Until yesterday it was the one great technical question-mark blotting Canada's aviation future. And now it has been wiped out. Our vast air doorway has been opened to the whole world.

Now we can examine the discovery in detail. But first we should understand the somber facts about the icing menace. They are simple enough.

ICE forms on the surface of airplanes under two conditions. Generally, when the air temperature is somewhere between 34 degrees Fahrenheit and zero. And specially, whenever the plane is flying in fog, clouds, mist or rain. For example, a plane chilled at higher levels may come down into moist air, suddenly freezing the water to the metal surfaces. Or super-cooled droplets, disturbed by the violent passage of wing or propellor, may freeze instantly by the operation of complex thermal laws. Again, areas of low pressure may be created around a wing or rudder, producing enormous localized evaporation of moisture, and resultant freezing. The late Major W. H. Wenstrom, famous authority on aviation weather, held that "this extreme cooling effect of evaporation is the major cause of icing."

Under unusual conditions when warm, moist air is being rapidly lifted in an active weather front, clear solid ice can form on a plane with sickening speed. Measurements have proved that such ice can grow on airfoils at the rate of *one inch per minute!* This is disastrous, leading to a crash within a few moments. And the de-icing equipment in use at the present time — rubber "overshoes" on the leading edges of wings and tail which can be flexed by air pressure to break off the ice — is often ineffective against clear ice, working properly only with the soft frozen mass called rime.

It may not be obvious how icing converts a safely speeding plane into a helpless, stricken metal hulk that staggers earthward out of control. Consider *why* an airplane stays up. The secret of flight lies in the shape of a plane's wings, accurately designed to transform the "empty" air into twin spaces of pressure (below) and vacuum (above). Of course a thick coating of ice may simply weight the plane down unbearably. But this mechanical effect is not so hazardous as the more subtle *distortion* produced by ice. An ice film, even when excessively thin, may be so uneven that it changes the shape of wings and tail; thus giving areas of extreme friction, breaking up the flow of air over the surface, producing what amounts to a paralytic stroke.

On some bombing raids over Europe ice has sent more of our aircraft crashing out of control than have the Messerschmidts and Ack-Ack. Often our meteorologists can predict severe icing conditions. This is of little practical help. Because such conditions are so frequent in some northern and trans-ocean areas as to have made the future of intercontinental flying a gambler's proposition . . . right up to the last few months.

All that is past. Icing has gone the way of Hitler's bloody dream. Aviation engineers have fought their own Stalingrad and they have won unconditional surrender of the ice enemy. On a Consolidated Catalina patrol bomber United States Navy officials registered this epoch-making triumph, with an invention every school child will soon know as "the circulating hot air type anti-icing system."

EXPERIMENTAL work began six years ago under the direction of the National Advisory Committee for Aeronautics. A Fairchild monoplane was used. At first the simple objective was to employ the unlimited heat available in the engine's exhaust gases to melt any ice that might form on the airfoils. This led to the development of a direct radiating-type thermal anti-icer, tested with some success on a Lockheed "12". But flights with a Consolidated Catalina proved that highly variable temperatures caused troublesome expansion and contraction of the plane's surfaces, and direct heating was abandoned. Numberless other ideas were tried out. The successful design was developed at California's Moffett Field and San Diego, with final tests made on Liberators and other big ships at Minneapolis. Catalina bombers are now in action equipped with the device.

The system is uncomplicated. The engines have heat exchangers (specially arranged tubes) within their exhaust pipes. In these the hot exhaust gases give some of their heat to warm up fresh air. The amount of warming is accurately controlled. This warmed air is then circulated through the plane's wing and tail surfaces. Although rarely necessary, the airfoils can thus be raised to 360 degrees Fahrenheit, a temperature that has been proved capable of defeating ice formation under the worst conceivable conditions. In action the device does not melt the ice at all . . . ice simply does not form, not even a microscopically thin layer. For no matter what the weather man says, the airfoils are so hot that icing conditions cannot possibly exist *on the plane's surface.* This holds true regardless of the moisture content and temperature of the air.

In a four-engined plane the two outboard engines supply heated air to the leading (front) edges of the outside (farthest) sections of the wings. Passing through these sections the air flows back and inward through the interior of the wing and heats the aileron, performing the secondary but vital task of ice-prevention on the aileron controls. At the same time the two inboard engines supply hot air to the leading edges of the remaining (inside) wing sections. But this air does not spread freely through the whole wing. Most of it is carried backward in ducts which extend right through the fuselage to the tail, keeping the latter's edges and controls warmly immune to ice. The remainder of this warm air goes into the flight deck and cabin and bombardier's compartments. Here the last trace of ice danger is banished: the air not only keeps the crew warm but also defrosts windshields and windows.

ALL this sounds casual enough to you and me. But this six-year aeronautic campaign ranks with the very great discoveries of human brain and hands. To an extent that only flying men and ground co-workers can understand, science has with this invention *conquered the weather in the skies.* Let us see if we can grasp what has happened:

(1) The "circulating hot air type anti-icing system" *makes* safe flying weather in that critical thousandth of an inch air space surrounding the plane, so that ice can never form, can never weight the plane, can never stiffen the controls, can never change the perfect shape and smoothness of the aircraft's delicate polished skin.

(2) The equipment is all hidden, there is no connection with the plane's mechanisms, and so it works without the slightest effect on flying, take-off or landing.

(3) It eliminates the slow and laborious removal, by hand, of ice that forms on parked planes, for such ice is quickly evaporated as soon as the motors are started. This factor alone is of extraordinary importance to flying in Canada, Alaska, vast areas of the U.S.S.R. and the short North Atlantic routes.

Today the word "revolution" is overworked. But there is no substitute in this case. Our technicians have plotted against nature's age-old rule in the skies. At last they have overthrown the dictatorship of the weather. The chill of death has been warmed away by an invention. Above the earth the Ice Age is over. Canada's future can be read on the polar maps, and for us the Air Age has begun.

About to take off for a night journey is this de Havilland Mosquito bomber. British Overseas Airways Corporation now uses this versatile plane for high speed transport of specially urgent cargo or passengers.

GEM SET RINGS
of Vivid Hues

A. Genuine Amethyst	27.00
B. Garnet cluster with cultured pearl centre, 14kt. gold . . .	60.00
C. Synthetic Aquamarine, engraved intaglio.	30.00
D. Synthetic Ruby.	25.00
E. Topaz Quartz with two diamonds	80.00
F. Genuine Amethyst with three rubies each side.	120.00
G. Synthetic Sapphire with four side diamonds, 14kt. white gold	50.00

Rings are mounted in
10 kt. natural gold, unless otherwise
described. Enlarged to show details.

Subject to Government Purchase Tax

Birks-Ellis-Ryrie
YONGE AT TEMPERANCE
TORONTO

(Cabled from England as part of the London News-Letter and published by special arrangement. Copyright.)

BRITISH LETTER

Why Is "The Plan" So Inflexible?

BY COMMANDER STEPHEN KING-HALL, M.P.

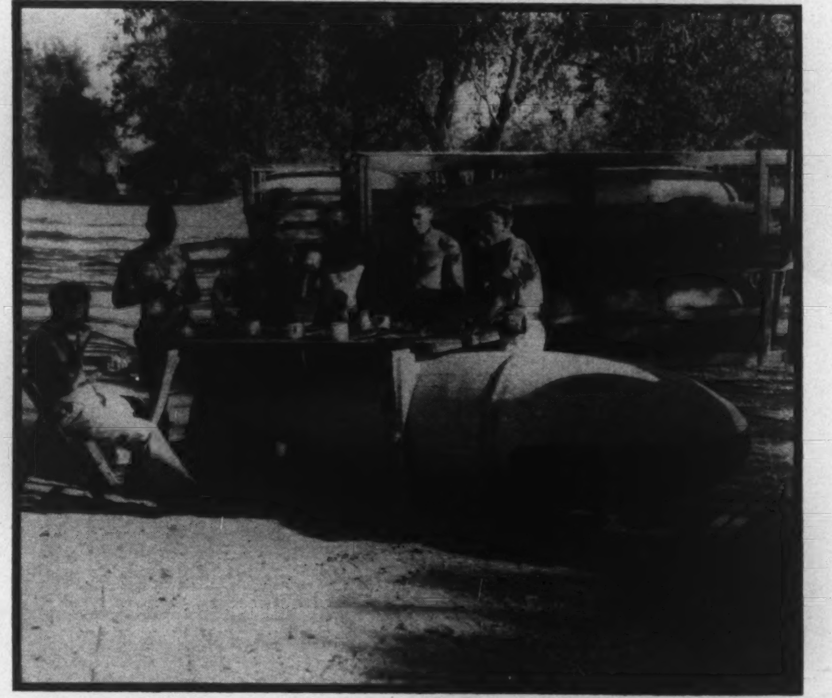
THE loss of Leros following upon Cos has caused much searching of heart in Whitehall as well as throughout the country. Whether or not the loss of these two Dodecanese Islands is injurious to the prospects of some large strategic plan for the invasion of the Balkans from the south and southeast is not of course known outside of official circles, but it is quite certain the loss is a serious blow to our prestige at a time when it is most desirable that this prestige should increase in Turkish and Balkan eyes.

The position of Leros became hazardous when Cos fell because the only airfield for effective fighter operations at our disposal was Cos, whereas the enemy had numerous air bases within a short range of Leros. In these circumstances the assistance which the Royal Navy could give the hard-pressed garrison was very limited and bound to be costly.

The loss of Leros (followed by that of Samos) must not be exaggerated but provides further and somewhat disquieting evidence of what seems to be the endemic defect of Anglo-American strategy in the Mediterranean area.

There is now a good deal of evidence to show that our plans suffer from lack of flexibility. This is a serious defect.

We are caught unprepared for both good news and bad news. When North Africa was first invaded, a campaign of several months was envisaged. The unexpected arrival of Darlan and all consequences put our program several weeks ahead of schedule, and we might well have immediately seized Tunis and Bizerta, but the plan did not provide for this move. It will be remembered that for a few days there were no German troops in Bizerta or Tunis. We confined our efforts at first to the telegram from President Roosevelt to the Bey of Tunis expressing the hope that he would be a good boy. The German general staff acted with lightning speed and flew ten thousand air-borne troops into the area. This mistake on our part cost us six months in time and the Tunisian campaign.



The R.A.F. makes itself "at home" in Italy wherever it establishes its landing fields. These boys are adaptable. Here the packing case around long-range petrol tanks provides them with a convenient breakfast table.

The Sicily Campaign

The next occasion on which we were caught unawares by success was the landing in Sicily. Here again what had been planned as a long stern struggle became easy. Almost unopposed was the landing at Palermo, and Syracuse was soon in our hands. Then, for reasons we find it impossible to understand, except on the assumption that it was "the plan" and couldn't be modified, we spent precious weeks driving the Germans through the difficult country of the Mount Etna Massi until at their leisure, taking their prisoners and much equipment with them, the enemy crossed the Straits of Messina and sat down to wait for us at Salerno.

It is legitimate to ask why we did not leave the Germans bottled up in the northeast corner of Sicily and immediately send a force from Palermo to South Italy as well as one from Syracuse to Taranto or the vicinity. We feel pretty confident that the official answer would be something like this: "The plan had been prepared on the assumption that the campaign in Sicily would move through the stages of zero plus X days and zero plus Y days, etc, etc. The ship-loading schedules had been worked out to conform to this, and these combined operations are very complex, and it is very hard to readjust everything." It is an answer but history may decide it is not adequate.

Mussolini's Collapse

The third example of the lack of flexibility in our planning was the occasion when we were obviously caught on the wrong foot by the sudden collapse of Mussolini and the Fascist regime. At that time I expressed the hope that an air-borne division would at once be flown into Rome. We now know that this was part of the plan which was hastily cooked up when Mussolini fell, but it was not cooked quickly enough, and the Germans got there first and got Mussolini into the bargain. Our question is, if it was not beyond the wit of man to suppose that Mussolini might collapse, and presumably our intelligence service was on the job in this case, why was not an air-borne division ready to take the air as Mussolini took the count?

We suggest an answer. Mussolini's collapse was not in "the plan".

Finally we have the case of Cos and Leros. Here we were caught by the unexpected activity on the part of the enemy. Historian will ask why we did not make a general assault on the whole Dodecanese positions and perhaps on Crete as well.

Taken all in all this analysis of some of the events which have taken place in the Mediterranean during the past twelve months leads us to the conclusion that the lesson for 1944 is more flexibility in planning. The one excuse which should be mentioned is that the Anglo-American offensive during 1943 came after a series of disheartening setbacks and

You can depend on them both!
RONSON
WORLD'S GREATEST LIGHTER
Press, It's Lit! Release, It's Out!

RONSONS are the tried and true companions of our armed forces, the world over. For the duration we can supply but a part of the huge demand for RONSONS. Use and take care of your old one so the fellow who hasn't got one can buy one too.

NOTE — If your RONSON needs attention, send it to RONSON (Service Dept., Ronson Bldg., Toronto, Ont.) for servicing at minimum cost.

Buy genuine RONSON 'Flints', Wicks and RONSONOL (Fuel)—Fine for all lighters.

BUY WAR SAVINGS CERTIFICATES

FIREPLACE FURNACE
For Summer Homes and Cottages—draws cold air out of room—sends hot air in to replace it instead of heating outside—circulates air—saves fuel—no more cold evenings at cottage.
Pipe to heat upstairs
Write us . . .
TWEED STEEL WORKS LIMITED (Dept. 27), TWEED, ONT.

LET'S ALL DO MORE TO WIN THE WAR

BEFORE THE WAR: *Bill Allen was an expert guide. Sportsmen paid him as much as $10.00 a day.*

TODAY: *Grim Sergeant Allen is overseas, guiding his men into battle against the Nazis. He is paid $2.20 a day.*

THE MORE WE'RE IN IT THE QUICKER WE'LL WIN IT!

Bill Allen—and thousands of others—gave up their jobs to go out and meet the Nazi challenge. They're fighting to make sure that this world—YOUR world—will continue to be a place where men can work and live in peace. Here, at home, we are still earning good pay. Bill needs a big share of it . . . not in cash . . . but in tanks, guns, ships and planes! Give it to him willingly. Buy more War Bonds, more War Savings Certificates, and Stamps. Sacrifice luxuries, every unnecessary expense to do it.

This space contributed to the war effort by

DAWES BLACK HORSE BREWERY — DOW BREWERY
FRONTENAC BREWERY

NB-11

frustrated hopes. In the circumstances it is natural that the Generals and their staffs should wish to make assurance doubly sure, to eliminate all possible risks. This was especially the case in view of the large number of raw troops being employed. The untrained man will prefer the steam hammer to crack an obstinate nut; the expert will chance doing it with his fingers. Unfortunately it takes a long time to get steam hammers into action, and in war time is of the essence of the contract. Some considerable emphasis on safety first may be conceded as legitimate in the circumstances of 1943, but will not win the war of 1944.

Aside from this lesson of the need of flexibility in our planning, another interesting question about the Mediterranean operations presents itself. Has the "soft underbelly" of Hitler's European fortress shown a remarkable development of abdominal muscles, or have we abandoned our former Mediterranean strategy in order to bring forward the date of the big British-American blow at Northwestern Europe? The evidence suggests the latter factor is the key to the present situation.

Political Disunity

The outstanding impression left in my mind regarding the Home Front in the U.S.A. and Canada is the marked contrast between the national unity in waging war and the national disunity of domestic politics. I think it true to say that over here in Britain most people take it for granted that unity in the war effort presupposes refrigeration in party politics. In the U.S.A. and Canada there is no real conception of the fact that the nation cannot put forth all effort in total war if lively differences of opinion on social and economic questions exist inside the nation. For instance in the United States there is a wide-spread agreement that as a war leader for external affairs purposes the President fills the bill, yet at the same time the attacks made upon him and his administration by business men in general when they are discussing the internal situation have to be heard to be believed. They are blistering. It is certainly true that the domestic situation in the States is in spots chaotic, and does not approach the highly organized and efficient war machine of Britain. Prices in America are barely under control. Inflation is something more than a bogey. When I write inflation I mean something more than the controlled inflation existing in Britain. Americans are apt to make gloomy forecasts of the future of the pound sterling. My own view, notwithstanding America's immense holdings of gold, is that the dollar is a much shakier proposition, The relations between labor and capital in the States are tense. Strikes are frequent and look like extending. Side by side with the superb record of industrial output is a great deal of waste and inefficiency, and Washington is a battlefield of rival departments.

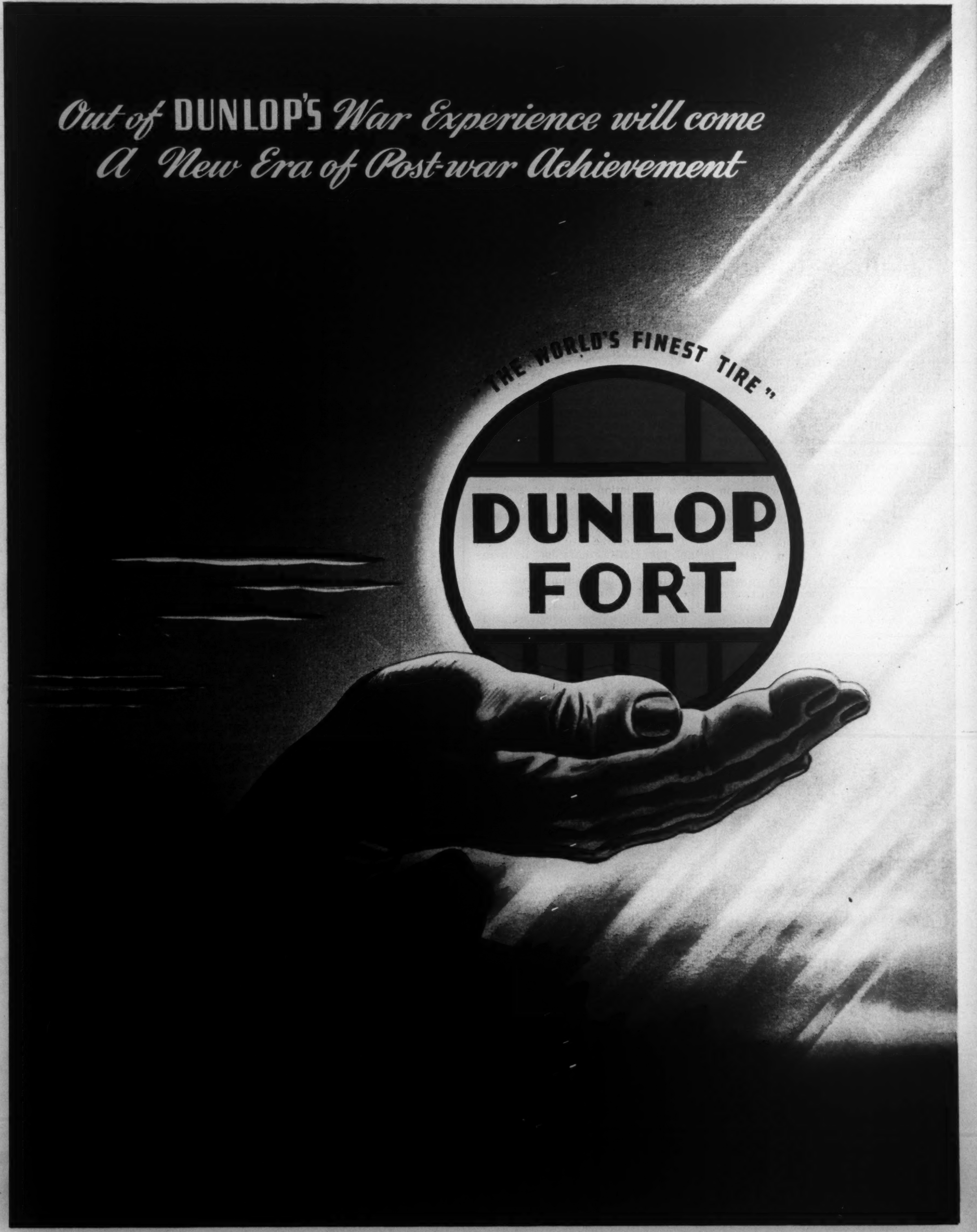
Basic Disadvantage

Roosevelt has revealed certain shortcomings as an administrator, it is true, but to say that these things are exclusively the fault of the President is to allow political prejudice to run riot. The fact is, it is quite impossible for the United States, so vast in size, loose in organization and various in texture, without a proper civil service, peopled by men and women traditionally individualistic in their political outlook almost to the point of anarchy,—it is impossible, I repeat, to expect such a nation to function smoothly and efficiently as a centrally controlled coordinated unit.

Another point worth mentioning is that the people of the United States are fully determined to achieve complete victory. Make no mistake about that, and victory includes the obliteration of Japan. They are still so mad about Pearl Harbor that not one American in a thousand has got as far as thinking about the problem of what to do with beaten Japan. To most Americans there is no problem because there won't be a Japan. Of course, there will be problems and China will have a say in it, but Americans just aren't interested in anything about Japan, except battering the Jap Empire out of business.

But having said all this we must also record the opinion that Americans are so confident of their immense strength, and regard military victory as so sure, that they feel able today to dispute with each other about the future state of American society, starting from New Dealism, whether it shall be back towards the right or forward from the left. I sensed very bitter conflict in this issue, but only if the Japanese prove to be unexpectedly hard to beat will the dangers of internal upheaval in America be removed, because then these domestic differences would be forgotten and forgiven in order to more efficiently hammer the Japanese.

Old glass bottles and jam jars are melted down to produce this silk-like glass fabric, at present used entirely for war purposes. It provides thermal insulation in warships and planes. But after the war you may wear hose of this new textile that will be absolutely holeproof.


Out of DUNLOP'S War Experience will come
A New Era of Post-war Achievement
"THE WORLD'S FINEST TIRE"
DUNLOP
FORT

Cyprus is a strong link in Britain's defence of the Eastern Mediterranean. This Royal Navy Signal post overlooks the harbour at Famagusta, Cyprus.

MARITIME LETTER

Halifax Now a 'National City'

BY PETER P. GOULD

THE unhappy mess that has been the housing situation in Halifax shows its first ray of promise with the recent appointment of E. L. Cousins as czar of Maritime housing with broad powers to relieve the congestion.

The appointment marks the end of a long fight by Halifax civic officials led by Mayor J. E. Lloyd and Deputy Mayor J. E. Ahern. For months the City Council has been trying to make Ottawa see that it must share some responsibility for the deplorable conditions in Halifax.

These conditions *have* been deplorable, too, every bit as bad as reports have made them. As just one instance, last summer when Wartime Housing granted the city two hundred pre-fabricated houses there were within a short time more than twelve hundred applications for the homes. Many of the applicants had been living in one, two and three rooms. And one family of a man, his wife and ten children had been living in *one* room.

With repeated representations the local officials have pointed out two things to Ottawa. One, that the federal government was responsible for the great influx into Halifax and that the only possible control was centred in its hands. Two, that existing civic services, sanitation, transportation, fire and police protection, couldn't cope with the added strain caused by a population that had doubled, and that civic revenues couldn't be expected to stand the load of providing the necessary increase.

The gist of the situation has been that the Halifax case has been exceptional. Being mainly an administrative and distributing centre for the war it has not been in the position of the usual congested area.

First, unlike most industrial areas Ottawa has had direct responsibility for the congestion as it has itself shipped in the majority of the new population. And secondly, unlike areas which have blossomed forth with big new manufacturing and assembly plants the majority of which are taxable, Halifax due to Federal expropriation of much private property, has had to face greatly increased civic services with little if any increase in civic revenue.

JUDGING from Mr. Cousins' comment in his first public discussion of his new job, Ottawa is now fully accepting this exceptional position of the city. He pointed out at the time that the congestion in Halifax was not due to local effort but was attributable to 'Canada's war effort in general' and that the war had turned Halifax into a 'national city.'

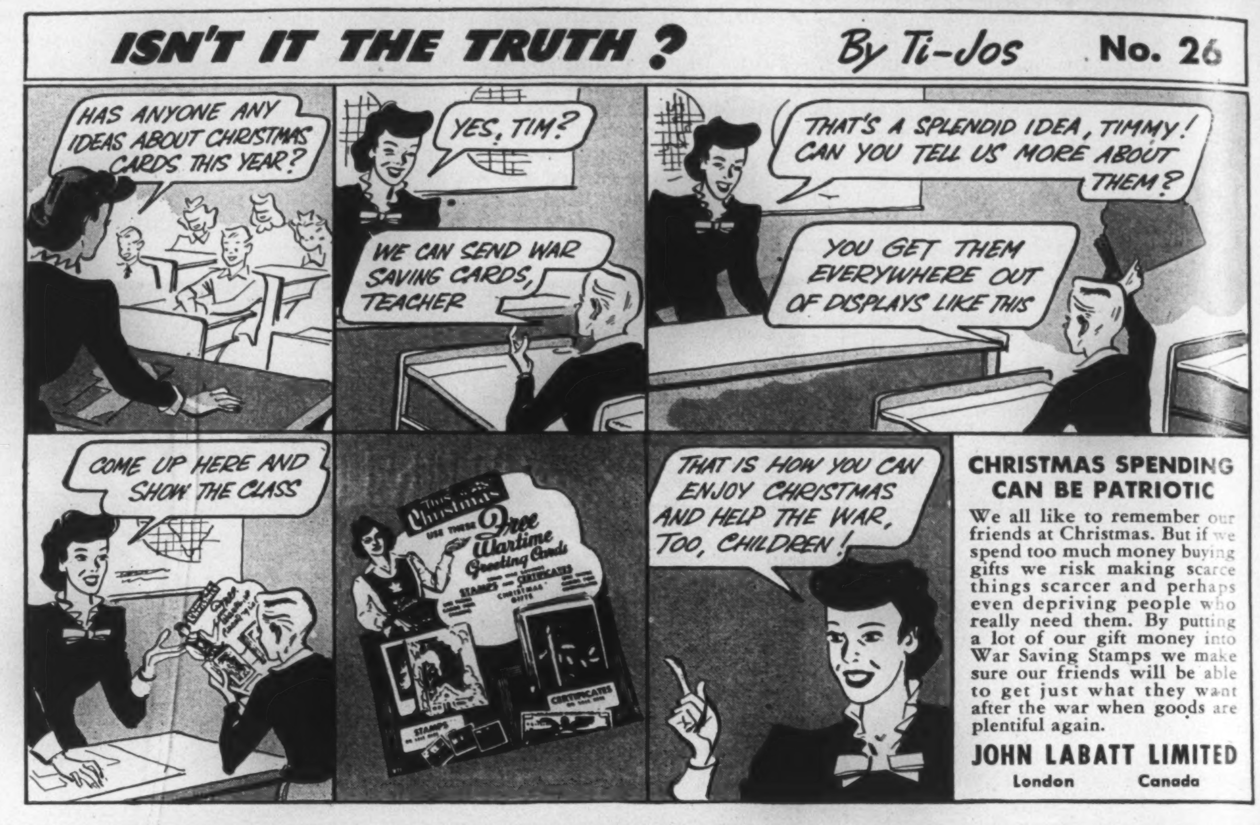
Although Mr. Cousins' full powers haven't been explained at the time of writing the Orders-in-Council which appoint him authorize at least three steps:

1. A survey of the housing situation and essential civic services.
2. Substantial financial assistance to essential services.
3. Control over congestion, presumably by regulation curbing nonessential residence and visiting in the city.

These three steps are ones which the civic officials have been most strongly urging, particularly a thorough survey of the housing situation. Further measures cannot be expected until this survey is completed but already the co-operation of nonessential residents has been asked in relieving the congestion in the city and there is every prospect that stronger measures may be in order.

There is little hope that the survey will show much possibility of new accommodation. Investigation that has been made in the past has shown that practically all housing is filled to the eaves. The conversion plan that has several times been put forward by Federal officials as a partial answer has a doubtful practical value in Halifax. The majority of houses of the type suitable for this plan have either been already converted into apartments or are operating as rooming houses with every bit of space taken.

OMEGA
WATCHES
A CENTURY OF RESEARCH ON THE WRIST


ISN'T IT THE TRUTH ?
By Ti-Jos
No. 26
HAS ANYONE ANY IDEAS ABOUT CHRISTMAS CARDS THIS YEAR?
YES, TIM?
WE CAN SEND WAR SAVING CARDS, TEACHER
THAT'S A SPLENDID IDEA, TIMMY! CAN YOU TELL US MORE ABOUT THEM?
YOU GET THEM EVERYWHERE OUT OF DISPLAYS LIKE THIS
COME UP HERE AND SHOW THE CLASS
This Christmas use these Free Wartime Greeting Cards
STAMPS
CERTIFICATES
THAT IS HOW YOU CAN ENJOY CHRISTMAS AND HELP THE WAR, TOO, CHILDREN!

CHRISTMAS SPENDING CAN BE PATRIOTIC

We all like to remember our friends at Christmas. But if we spend too much money buying gifts we risk making scarce things scarcer and perhaps even depriving people who really need them. By putting a lot of our gift money into War Saving Stamps we make sure our friends will be able to get just what they want after the war when goods are plentiful again.

JOHN LABATT LIMITED
London Canada

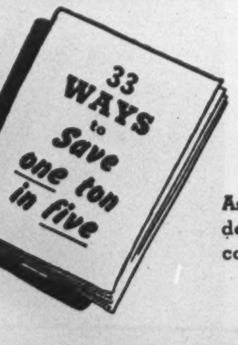
ECCO
Identities
MORE ECCO IDENTITIES ARE SOLD BY JEWELLERS IN CANADA THAN ALL OTHERS COMBINED
INSIST ON ECCO

DON'T PILE ON THE COAL
CLIMB INTO WARMER CLOTHES

COAL IS SCARCE! — Wasting fuel by overheating your home is unpatriotic. It has long been recognized that moderate temperatures are better for the health. To ensure comfort, get into warmer clothes rather than pile on more fuel.

Tests show that for every degree over 68° coal consumption is increased 3%. Keeping your home at 68° instead of 76° may save almost a quarter of your fuel.

Get Your Free Copy of


33 WAYS to Save one ton in five

Ask your local fuel dealer for your free copy today.

Save one ton in five

M822

THE DEPARTMENT OF MUNITIONS AND SUPPLY
HONOURABLE C. D. HOWE, Minister

But There Are Also "Pups Without Strings"

BY MERTON DURANT

Annuities are not always a bad investment even with the present Dominion Income Tax regulations. The writer of this article, an experienced life-underwriter, shows how the value of protection for a life-time can be secured with the least possible cost in income tax.

Much obviously depends upon the amount of the recipient's income from other sources. Unless this is large, the annuity remains a very valuable means of insuring adequate income until death.

IN AN article recently published in SATURDAY NIGHT under the heading "Dominion Sells Pup With String" it was pointed out that any annuity, whether under contract for a fixed term of years or for the uncertain period of a life or lives, properly contains two essential factors, one of which is a repayment of the capital invested, and the other of which is a payment of interest for the use of the capital while in the hands of the seller of the annuity. The point which it was sought to make was that the income tax ought to be applied to that portion of the payment which constitutes interest and not to that portion which constitutes repayment of capital; whereas the practice of the Dominion government is to impose income tax on both parts of the payment in all cases where the continuance of the annuity depends upon a life and is therefore "uncertain." It was the aim of the writer to show that this treatment of the receipts from an annuity is unjust; the extent of the injustice of course depends upon the intensity of the rate of income tax on the last, and highest taxed, portion of the annuitant's income, and in these days when that portion of even a five-thousand-dollar income is pretty heavily taxed, the injustice, it was pointed out, may be severe.

In making this case, however, the writer seems to have gone too far to have given the public the impression that while the income tax is being applied in this manner all annuities are bad and should be avoided. The failure to distinguish between capital repayment and interest actually occurs only in the case of life annuities. In the case of annuities for a fixed term, known as annuities certain, the distinction is quite accurately made by the income tax authorities. (It may be added that the annuities which the writer was discussing were those issued by the Dominion Government, and that these are life annuities only.)

The annuity continues to be of great value to a very large class of people, and can be so arranged that on the basis of present legislation and income tax department interpretations, only a small portion of it will ever be subject to the income tax on repayment of capital. Comparatively few are able to accumulate sufficient capital during their earning years to enable them to live on the income from this capital in their declining years without fear of want. The method of eking out the income by consuming a portion of the capital is dangerous, because the longer one lives the smaller becomes the capital and the income from it, and the greater becomes the annual impairment. Capital itself might be exhausted too soon unless the method adopted guarantees a continuance of payment for the period desired by the individual concerned.

An Example

Let us take as an example the case of a man sixty years of age who wishes to obtain a monthly income of $300 for himself and family for twenty years, and thereafter a monthly income of $75 for each of his four daughters as long as they live. He buys for cash five annuity contracts from an insurance company. The first mentioned annuity is payable primarily to himself for twenty years certain, payments to continue to his wife should he die within that period, and in equal shares to his daughters should his wife die.

He also buys four annuities of $75 per month for life (but with a guarantee that they will be paid for ten years in any event), each on the life of one of the daughters, the annuity payments to begin at the end of the twenty years. In the event of a daughter dying within the twenty year waiting period the purchase price of her annuity is to be refunded.

These contracts will give him and his family a fixed income of $3,600 a year for twenty years, followed by four life incomes, one for each daughter, of $900 a year each. During the twenty years, only $631.50 of the $3,600 income is subject to income tax. Under a ruling of the Commissioner of Income Tax, if an annuity contract is for a definite number of years only and does not involve a life contingency, the income arising therefrom is subject to income tax only to the extent of the interest element. This interest element is taken as being equal throughout, and is determined by subtracting from the sum of the guaranteed payments the consideration paid for the annuity and dividing the result by the number of payments. The purchase price in this case is $59,370; the total income guaranteed is $72,000; the interest is therefore $12,630 in twenty payments or $631.50 per payment.

The total purchase price of all five annuities is $91,000, and under the twenty-year and ten-year guarantees the family will receive back a minimum of $108,000; in addition to which the $900 per annum to each daughter will continue so long as the daughter lives.

It is true that the whole of the income paid to the daughters under their life annuities will be subject to income tax; but unless they have a very considerable amount of additional income the rate will obviously be low. And on the other hand the purchase price of these four annuities, about $32,000, will have been earning compound interest during the whole twenty years and will have about doubled itself in this time.

By means of this and other similar arrangements it is possible to effect substantial savings and at the same time provide guaranteed income which is essential to our way of life.

Annuity contracts provide periodic payments which the annuitant cannot outlive with a degree of security which can be equalled by no other form of investment. This example is only one of many which might have been presented. It shows that all annuities are not pups with strings. If care is exercised annuities may still be purchased to the advantage of the purchaser and annuitant.

GIVE YOUR FAMILY
"Safe Convoy"

● The convoy is a faithful counterpart of life insurance. Naval escorts help to bring precious cargoes safely to port through dangerous seas. Life insurance convoys your family through the unseen but ever-present dangers that beset the voyage of life.

Thousands of men have relieved themselves of worry over the security of their families because they have given them safe convoy through Imperial Life insurance. Now, each of them knows that, should anything unforeseen happen to him, his widow will be provided for and the children taken care of until they reach a self-supporting age, thanks to Imperial Life protection.

See Your Local Representative

Ask your local Imperial Life representative how you can give "safe convoy" to your family. He will be glad to advise you, without cost or obligation.

IMPERIAL LIFE
Founded 1897
Head Office - TORONTO
BRANCHES AND AGENTS IN ALL IMPORTANT CENTRES

KENWOOD
keeps our Fighting men Warm
KENWOOD WOOL PRODUCTS
MADE IN CANADA
KENWOOD MILLS LIMITED
ARNPRIOR, ONTARIO, CANADA

SO NOW YOUR KENWOODS MUST LAST LONGER

Many of the camps, ships and hospitals of our armed forces are equipped with Kenwood Blankets. Here is one of the reasons you may find it difficult to buy Kenwoods from your local merchant this fall. The armed forces have the first call on our restricted supplies of wool—and rightly so.

Write TODAY for Washing Instructions

It now becomes both a duty and necessity to make the Kenwoods you already have, last longer. This should not be difficult if washing instructions are followed faithfully.

Correctly washed Kenwood blankets will not only last longer, but their beauty, also, will be preserved. Write in today for free washing instructions.

This is the Way Things Are Moving Up North

BY RAYMOND A. DAVIES

Axe Point is a product of the new day in the Northwest Territories.

A year ago it was a place in Nowhere, seven hundred miles north of the railhead. Today it is a junction point where fifteen thousand tons of freight have been handled in the last year.

Tomorrow, once its work is done, it will be forgotten.

"YES, sir," Johnny Berens said as we steamed out of Mills Lake into the Mackenzie, "there she is. That's Axe Point you see there. Nice place. Lots doing."

We sat on the after deck of the S.S. McKenzie River headed towards Norman Oil Wells. Around us the sky seemed enormous, all engulfing, spreading as far as eye could carry, touching water and the flatness of land in all directions.

When Johnny Berens tells you that something is worth noting, it's worth noting. There is no doubt. For he is the famous pilot of the Mackenzie. Fifty years on the river has Berens put away behind him. He is still strong; his bespectacled eyes still take in the river, mark every change of current, record each rock and every sand bar. Berens is no longer young of course. Before him his father, and before that his father's father piloted on The River. He's dean of pilots. But already his son accompanies him on his journeys learning the skill of skills, the nursing of steamboats along one of the most capricious of rivers whose course is annually changed by the mountains of ice piling up, cracking, floating, melting as the river breaks in late spring.

"It happened about 20 years ago that Axe Point got its name," Johnny Berens continued, his kindly, wrinkled face lost in the reminiscences of the past.

"The Hudson's Bay Company winter postman was headed north by dog team. It was bitter cold. He stopped at the point of the river that formed a jutting peninsula into the water. He chopped some wood, got his dinner ready, fed the dogs, rested a while, and then got on his way again.

"About three hours later he stopped once more to get a fire going and warm up. No axe. So no fire. He had forgotten his axe at the last stopping place. So he mushed 20 miles upriver to get it. That's how Axe Point got its name."

Point in Nowhere

Axe Point is a place in Nowhere. Look at your map. Run your finger down the Slave River where it flows into the Great Slave Lake, then towards the exit of the waters in what are the headwaters of the Mackenzie. There, just below Providence, is the broadening of the river known as Mills Lake. At the end of Mills Lake where the Mackenzie proper begins is Axe Point. This is 1,000 miles northwest of Edmonton, 700 miles north of the railhead, 400 miles east of the Alaska Military Highway, 400 miles south of Fort Norman.

But in importance Axe Point is not at all in Nowhere. From the distance it looks like any other place along the river. But as the boat draws near unusual activity is detected. Where forest held sway and a few poor Indian cabins stood a vast clearing has been made. Stuff is piled on banks and for a mile inland. There's everything here—miles of pipe, barrels of gasoline, ski-boxes filled with goods, Nissen huts, houses, even automobile trailers.

But most curious are heavy sleighs—white, yellow and red. Nearly everything moves on sleighs even in the midst of summer. The "horses" are raring caterpillars—"cats". Nothing seems to stop them. Nothing is too hard.

My guide is construction superintendent H. K. Flenn, "Hank" for short. We walk around and "Hank" proudly shows the sights.

"A year ago there was nothing here," he says. "But then as freight began to move towards the Norman Oil Wells, it was seen that this would be an ideal place to store and transfer it. A relay point.

"Sometime in November a United States Army caterpillar train left Peace River and Grimshaw, headed north. Heavy bulldozers led the way. The ground was frozen nearly solid. Trees were shoved like matchsticks to the side. A road was broken through by might alone. Day and night the 'dozers' kept going. In less than a month the road was broken through, taking advantage for part of the distance of a Canadian Government winter road to Hay River.

"In December, on Christmas Eve, with holidays forgotten in the rush to get things done, temperature far below zero, the first contractors' 'cat' train left Peace River headed to Axe Point, or Mills Lake, as it was better known."

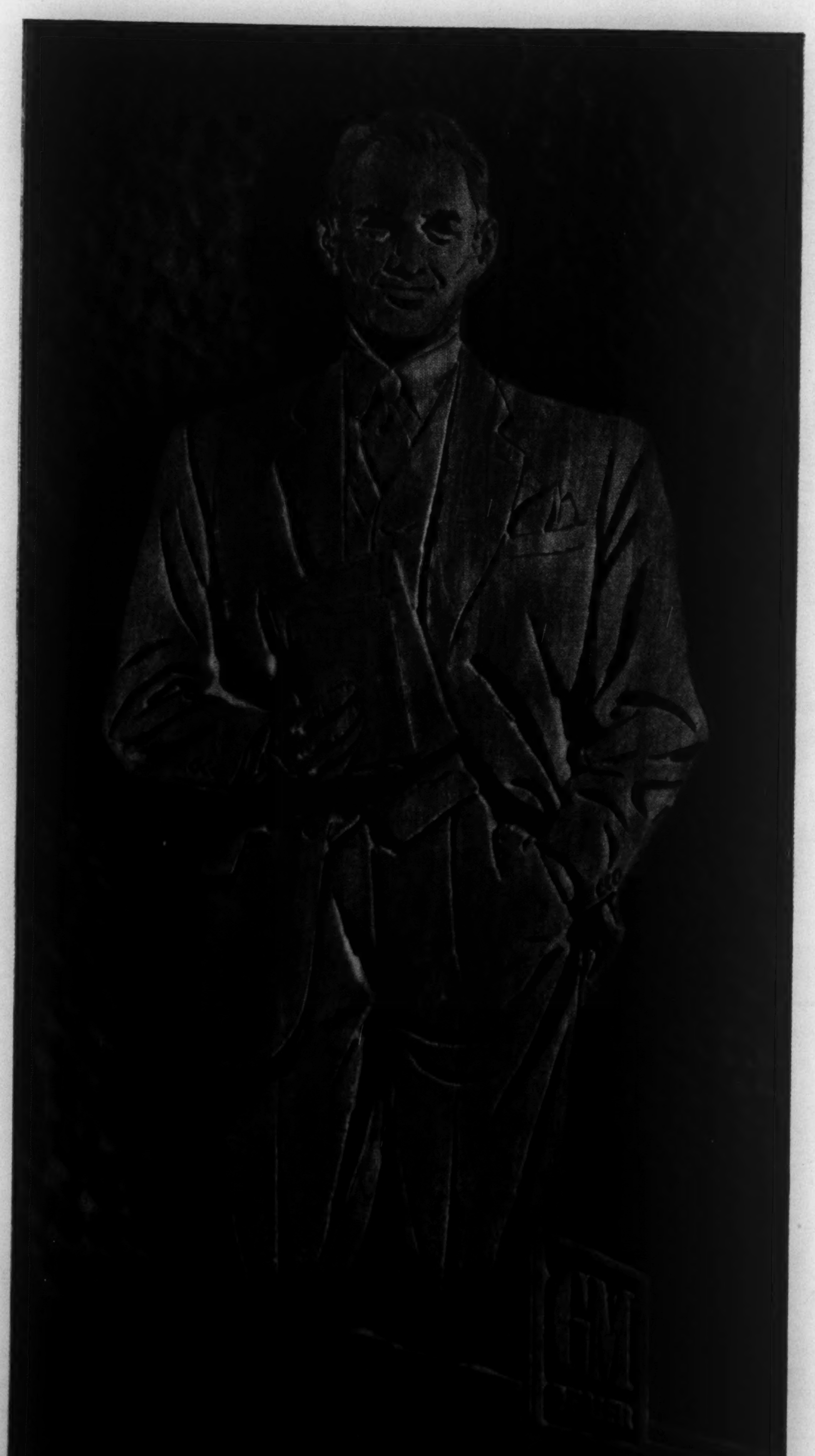
Fifty Miles a Day

You can imagine that trip. As the "train" left Peace River, lights were just beginning to go on in houses lost in snow. There was a festive spirit in the air. Children hurried home to meet Santa in the morning. Parents anxiously waited for the children to fall asleep so that the Christmas trees could be fixed up.

But the "cat" train crews faced north. Their fellow workers staying behind grouped around the train, wished the crews good voyage, waved them on. The caterpillar roared, pulled, slid forward. The cabooses followed. The trip was on.

For days the train kept to the new road. Fifty miles a day was good speed. But finally it reached Axe Point. The work began in earnest.

All winter from that significant



A time lik
strong mind
+ + and ready

A TRIBUTE TO THE

To the courage, initiative and enterprise of
automobile dealers — Canada has always h
good cause to look with appreciation and pri

These men of motors pioneered the mode
transportation which has done so much to furt
our nation's growth. They put swift wheels un
Canadian progress.

With the coming of war, they were called up
to shoulder new responsibilities and critical
ligations. Upon their resourcefulness, determi
tion and energy, devolved the urgent duty
"Saving the Wheels that Serve Canada."

Complicated by restrictions, rationing a
regulations, this assignment presented unmatch
and unexampled difficulties. Materials were sca
— equipment largely irreplaceable. Trained m
left for the wars—skilled help was at a premiu

Yet Canada's automobile dealers—and in p
ticular Canada's General Motors dealers—rol
up their sleeves and went to work on the v

Christmas Eve "cat" trains kept moving down the road. More than 15,000 tons of freight was piled into Axe Point by the spring break-up when both road and river became useless, one until the ice went down, the other for the spring, summer and fall.

Do you know what 15,000 tons of freight means to the north country? In the peak year before the Canol rush, all of the shipping lines in the north only handled 15,000 tons. This time, in the winter of 1943 as much was carried by caterpillar trains alone.

Not all the freight remained in Axe Point. This, after all, was only a point on the way to Norman Oil Wells. After resting caterpillar trains resumed their journey, crossing the river here and following the east bank as far as Norman Wells. But a great deal of freight still remained to be carried to the north when the break-up came.

100 Trains a Month

Then it was that the biggest steamer on the river, the Mackenzie Transportation Company's S.S. Distributor was placed on the Mills Lake-Norman Oil Wells run. Barges came down the Athabasca from the shipyards at Waterways, were portaged from Fitzgerald to Fort Smith and pushed to Norman Wells, then returned to Axe Point to pick up accumulated freight to bring it to Norman. Tugs were portaged and taken down the river in the same way and frequent round trips were initiated.

Fifteen thousand tons is a lot of freight for "cat" trains. A train, after all, is only expected to carry 40 tons. This means that nearly 400 trains had to reach Axe Point during the winter season—January, February, March, April—100 trains a month, three a day. In addition much freight was carried down the river by other "cat" trains from a storage camp at the mouth of the Slave River.

But this much freight is also a great deal for barges, which take ten days to make the round trip from Axe Point to Norman Oil Wells. A barge can carry 300 tons. Thus 50 barges are required, and with two barges going down at a time on one trip, 25 trips. All this in a short summer shipping season.

As I looked over the mountains of freight at Axe Point I wondered whether the stuff would get through during the summer. In any case the experiences of the past winter had created the precedent for winter traffic and the necessary freight could be delivered by winter road again.

I walked around the camp and wondered how so much could have been accomplished so far from civilization. To the right were the Nissen huts and cottages of the workers. There was a neat hospital, a radio station, workshops, mess hall, kitchens. Near the river bank stood a peculiarly designed building serving as washroom, showers and laundry. It was made up of two halves of a Nissen hut joined by a wooden structure which contained the heating plant. Modern plumbing throughout. Hot and cold running water. In the laundry electric washing machines, three of them, and tubs.

There were all sorts of surprising things in the camp.

Right in the middle of the clearing stood two especially heavy sleighs filled with barrel stoves. There must have been 200 stoves in the joint load.

"You've heard of Paul Bunyan?" Hank asked me. "Sure," I said.

"Well, that's his sleigh."

It must have been, by the size of it. Each runner, made of oak and bound by heavy steel rims must have weighed half a ton and was as long as an average sleigh.

There were two kinds of pipe. One looked like any other pipe anywhere. The other seemed to be solid. "What good is solid pipe?" I asked.

"Come on over and take a look," Hank said. We went.

The pipe was "capped" with tin covers to prevent dirt from getting in. "Pipe hygiene," I said. "This stuff is valuable," Hank Flenn replied. "We've got to take care of it."

Speed in the North

I wondered how the clearing was made and how long it took. "Caterpillars and bulldozers," Flenn replied. "It took less than a month." It is almost unbelievable to see the speed with which these almost human machines perform.

When we arrived at Axe Point it had just rained. The clearing was a sea of mud, but it was drying fast. Only the "cats" seemed happy at the mud, for it is easier to drag the sleighs through moist or wet soil.

New things have been added to Axe Point since the Americans came.

Hundreds of tons of earth were piled into the river to make a storage space. A wooden ramp 210 feet long was built with a breakwater to protect it. Then rocks and gravel were piled in and a loading platform created to which barges can come up. Before runways had to be put up and time was wasted. The whole job was done in 10 days.

The men who do the work are hard. Right in the middle of the sea of mud, tortured soil and piled up materials and vehicles stand three or four trailers. "Hank" noticed my surprise.

"For big shots," he said. "Only they never used them."

I guessed they would not. No one would wish to live apart in these surroundings where a few score men have no neighbors for hundreds of miles. Everyone works, lives and eats together.

"What do the men do for recreation?" I wanted to know.

"They keep pretty busy," I was told. "The working day, except in an emergency is 10 hours. In the evening the boys read, write letters, fish, wait for planes or go riding."

"Riding?"

"You bet. We've fixed up the winter road so that we can go out at any time for about ten miles. We go in our station waggons. It's not so bad."

We talked about the winter road. I saw the clearing in the woods, narrow and sharply defined as it came out into Axe Point.

"Hank" was contemptuous of those who thought that the winter roads could not be converted into permanent roads. "Give me a month," he said, "and I will turn that road into a fairly good one at all times and in all seasons. Only about 100 miles of the 600 from the railhead would have to be rerouted from the muskeg. That should not take long."

Axe Point is not a lasting monument. It is, for the present, a passing phase. It will disappear for a time when the pipeline from Norman Oil Wells to Whitehorse is completed. But the growth of the north will again revive it because of its location on the river. And the day may come when Axe Point will be a permanently thriving crossroads of the road and river.

ike this demands
nds + + great hearts
dy hands + + + +

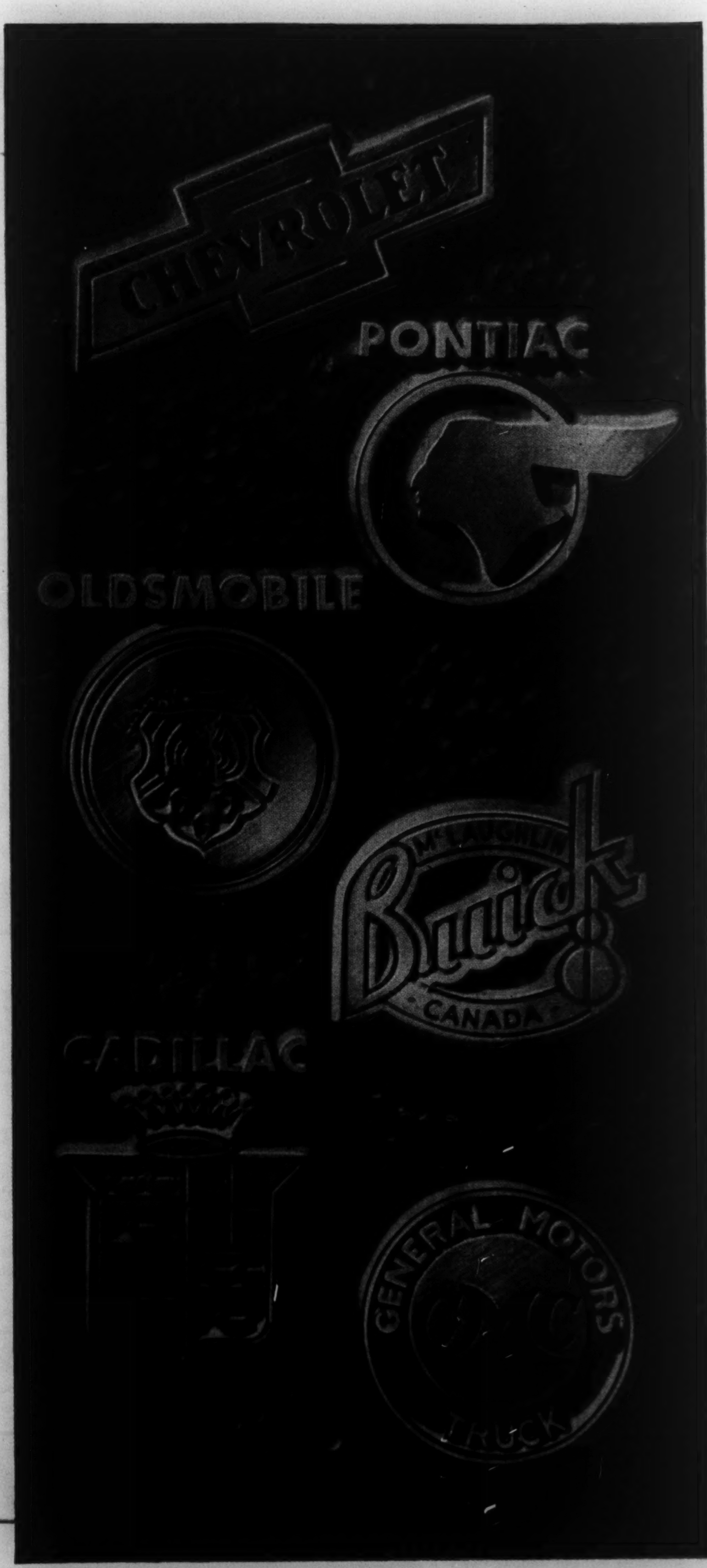
GENERAL MOTORS DEALER

sk of maintaining essential civilian transportaon, protecting owners until new cars and trucks ain can be produced.

And despite all handicaps, all discourageents, General Motors dealers have continued meet —*and ride out*— all emergencies ... to rve Canada's motorists worthily and willingly roughout the whole war period.

They have proved ready and able to find ways d means of moving forward even under war nditions. They have retained their facilities, ined in good-will, maintained sound financial uctures. Thus, when Victory comes, they will be ised to swing, promptly d smoothly, into a newal of their peacetime ssion of making Canada creasingly mobile, ineasingly prosperous, creasingly great.

GM
GENERAL
MOTORS



LONDON LETTER

Britons Getting "Browned Off"

BY P. O'D.

ONE OF the slang phrases of this war that has gained an almost universal currency is "browned-off". Heaven only knows where it started, or why it should have been given its present meaning of "fed to the teeth". But there it is, and almost everyone uses it—more than ever of late, it seems. Brown is in the atmosphere just now.

After more than four years of war it is not astonishing that people generally should be conscious of a feeling of strain and weariness—especially now that the news is so good. Whatever the specific reason given, this is probably the real cause of the strikes and other labor difficulties, as well as of the slackness one hears about in the Home Guard and A.R.P. and other Civil Defence Services. People are getting tired, and they feel that they can afford to relax a little.

A harassed Home Guard company-commander was complaining to me the other day of the difficulty of getting his men out on parade—in a front-line section, too, along the Channel.

"They've been doing it for over three years," he said. "and they're getting browned-off. They think they know it all—and a good many of them do, especially the old soldiers among them. What's worse, they begin to think that they won't ever be really needed, that they're only playing at soldiers. It wouldn't be like that, if Jerry were to drop a couple of hundred raiders somewhere in the area. There are times when I almost wish he would. It would put every Home Guard along the coast right up on his toes for the next year."

Rather a drastic remedy, and there seems no present likelihood that Jerry will prescribe. But the Home Guard commander is right. The only answer to that browned-off feeling is having a real job of work to do. Perhaps when that long-awaited "Second Front" starts across the way, but in the meantime—a bit browned-off, that's all!

The Car of the Future

What will the car of the future be like? A good many people are already beginning to ask themselves that question. Not because they have any expectation of getting the car of the future for a long time to come, but—well, planning is in the air, and it's great fun.

National ideals differ in the matter of cars, as in most other things. The fancy of the average Canadian motorist runs, I think, to a large, powerful car, which is made to look about twice as large and powerful as it really is. Englishmen, on the other hand, seem to prefer something small and neat, with an engine about the size of a teapot (by way of getting around the horse-power tax) and the sort of petrol-consumption that you can measure with an eye-dropper (by way of beating the petrol tax).

Among the more or less revolutionary ideas that British car-designers are already discussing are:— five horse-power engines, fitted with superchargers that will give them high cruising speeds with the lowest possible consumption of petrol; four-wheel drive and four-wheel steering, enabling the car to move sideways like a crab; one-piece plastic bodies with all-round vision; central heating, air-conditioning, fog-piercing lamps, radio, and even telephones. And, of course, the car of the future is to be sold at such a price as will bring it within almost everybody's reach—the "people's car", in fact.

All this is for after the war—quite a while after, it may be. But there can be no doubt that the experiences of war-time and the tremendous impetus given to mechanical research have greatly hastened the development of the peace-time motor-car as well. The designer of automobiles has learned a lot from the designers of aeroplanes and even tanks. He has especially found a lot of new uses for plastics and wood and light alloys.

The new car should be a very neat and efficient little machine. But most of us will be content—for a while, at any rate—just to get the old 'bus down off the blocks and out on the road again. If it will ever start!

Many Tubercular Cattle

Not long ago I was talking to a man, who had gone into dairy-farming as his contribution to the war-effort. He is still of military age, but the Army authorities evidently considered that he was not healthy enough to be shot at. So he turned farmer, and has ever since been doing an amount of work that would wear out most of the fellows who do get into the Army. He discovered, however, that it is almost as difficult to break into dairy-farming as to break into the War Cabinet.

Far be it from me to plunge into the intricacies of the Milk Marketing Scheme—even if I knew my way about in that lacteal labyrinth. But I do know that before you can sell milk for public consumption, you must get a license. And before you can get a license, you must satisfy a whole series of authorities and inspectors that it is not your intention to poison the public with your polluted products. Apparently they take a good deal of persuasion. My friend was acidly humorous about his difficulties.

"It couldn't have been much harder or more complicated," he said, "if I had been out to establish a private mint, or a private distillery, or a private radio station. But I am not complaining about that. It is only reasonable that the public should be protected against tubercular milk. The thing that gravels me is that officials should be so fussy and peremptory with new people like myself, and so utterly lax with the old regulars who have, many of them, been breaking every law of hygiene for donkey's years—and getting away with it. Why don't the inspectors insist on testing their herds? I have a notion they are afraid to."

I was reminded of this conversation the other day, when reading a statement by the president of the National Veterinary Association. He said that if a tuberculin test were carried out on all the dairy cattle of the country, about 60 per cent—yes, 60 per cent!—of them would probably have to be destroyed. And the good trusting old public has been drinking this milk all these years! Must be a healthy race—or especially protected by a kindly Providence.

What the "vets" recommend by way of remedy is that, in the meantime, almost all milk should be pasteurized or boiled, and that zones of tested herds should be established and gradually extended until finally the whole country is covered. It will take time and men and money, but it certainly seems to be worth it, if half of what the doctors say about the dangers of contaminated milk is true.

ROLEX OYSTER
The Royal
$59.50
WHITE OR BLACK DIAL
FULL RADIUM
Same watch as above, with centre seconds-hand $65.00

Waterproof
Anti-Magnetic
Unbreakable Glass
Observatory Movement

Difficult and dangerous operations on land, at sea and in the air, call for a timepiece of unfailing accuracy. The Royal ROLEX OYSTER is specially designed for this purpose. It is unquestionably one of the finest watches made for Army, Navy or Air Force service.

The World's Finest Value in a Military Watch

Sold by Leading Jewellers Everywhere

ROLEX ACCURACY IS TRULY REMARKABLE

CAR-SICK?
Nausea, dizziness, stomach distress may be prevented and relieved with the aid of
Mothersill's
SEASICK REMEDY

DAY and NIGHT
Service
on your
Advertising and Publication Printing
SATURDAY NIGHT PRESS
ADelaide 7361

Dixon's MAGIC-GROWTH
WITH Dixon's
VITAMIN B-1
SOLUTION
Garden of your dreams!
Magic-Growth truly describes the results. The thrill of a lifetime. Dixon's B-1 is odorless, simple, clean, easy to use, and most economical. One or two drops is sufficient for a gallon of solution. Dixon's B-1 assures most luxuriant and sturdy plants and the greatest profusion of flowers. Your Victory Garden vegetables will be larger and better tasting. ¶Three sizes; 25c, 50c, and $1.00.
At all Drug, Hardware, Florist, 5 and 10c Stores, Department Stores . . everywhere. 'If you cannot obtain it, send $1.00 for large size, postage paid.
DIXON-REID CO.
64 PRINCESS ST.
TORONTO, CANADA
Dixon's GENUINE VITAMIN B-1 FOR YOUR GARDEN PLANTS
25¢ MAKES 200 GALS. SOLUTION

COMING EVENTS
. . . cast their shadows before!
● The shadow of an aircraft winging over your home today presages better things in the world of tomorrow. For the war has produced developments in aviation almost undreamed of five years ago, and when victory is won these vast improvements will serve civilian needs and speed the flight of commerce in the airways of peace.
Fleet Aircraft, Limited, has been closely identified with the progress of Canadian aviation for more than a decade. Before the war the company supplied hundreds of trainers to the R.C.A.F., Canadian light aeroplane clubs and numerous foreign countries. Since 1939, it has produced over seventeen hundred more planes for the British Commonwealth Air Training Plan.
Today, all our facilities are being utilized in making the Fleet "Cornell" and, in terms of pounds of aircraft produced per employee per month — the recognized criterion of production — Fleet now leads the entire Canadian aircraft industry!
The great fund of practical experience which Fleet Aircraft, Limited, has succeeded in amassing is of tremendous value. This experience is built into every plane which we produce — and will be ready to serve aviation when the war is over.
FLEET Aircraft LIMITED
FORT ERIE, ONTARIO

ON THE authority of "Variety", the showmen's Bible, advertising agency men from the United States are tracking down Canada's ace comedian, Alan Young, and offering him fabulous contracts. "Variety" describes Young as a potential Bob Hope, confirming what this space said some months ago. It's our view that he is one of the brightest spots in Canadian radio today so far as humor is concerned.

Alan started clowning for public entertainment at the age of six. At 13, in collaboration with his sister, he was writing and acting funny skits. At 15 he was playing a leading part in a Vancouver variety show called "Saturday Night Bathtub Review". At 18 he was heading up a successful show called "The Signal Carnival", which he wrote and directed.

THE WEEK IN RADIO

States Beckons to Alan Young

BY FRANK CHAMBERLAIN

Today, at 23, Alan Young is headed for fame. He will reach it . . . if he keeps his head clear and his jokes clean. Star of the "Buckingham Wednesday Night Variety Show", he is getting new records as an audience-builder and a laugh-getter. Discharged from the Canadian Navy because of ill-health, Young devotes a lot of his time now to charity and war service programs.

Featured on this same show is Louise Grant, who has been 13 years in the entertainment field. She got her start in radio as far back as 1938, as the result of winning an amateur contest. I remember her well in the early days of CFCA. While best known for comedy roles, Louise is a very versatile actress.

"Juliette" is another star of this Wednesday night show. She was 13 when she made her first professional appearance in Vancouver in the Orpheum Theatre. Today she is 17, and is frequently referred to as "Canada's leading lady of song". Part of her claim to fame is the fact that she once lived next door to the house where Deanna Durbin lived in Winnipeg.

Herb May is just as much a part of the show as Don Wilson is in the Jack Benny show. Herb is the announcer. He's 29, and is six-foot-four. He started in radio as a singer in the Ottawa quartette, when he was 15. Five years later he was a staff announcer of the CBC. A few years later he was announcing for the CBS in Hollywood. Returning to Canada on a holiday he joined a unit of the CBC just ready to leave for France. That was three days before France collapsed. Today Herb is Bomber Captain Instructor to RCAF navigators at Malton, but *still* squeezes in some radio work.

I WAS walking down Fifth Avenue one rain-threatening day recently when I noticed, a little way ahead, a bulk of a man wearing a tan coat, ambling along as if he had all the time in the world. He turned off Fifth Avenue into the Gotham Hotel, and I heard the uniformed doorman say, "Evening, Mr. Whiteman." I looked again, and it was indeed, Paul Whiteman, the old King of Jazz.

All of a sudden I remembered 19 years ago, when a younger Whiteman, dapper, bouncing and exciting, stood before a band in Aeolian Hall in New York and stirred a whole continent with a new thing called "Rhapsody in Blue", written by a man named Gershwin. Paul Whiteman was adored by millions of young people. His records sold by the millions. When he made a personal appearance he was mobbed.

I remember watching him wave a baton in Massey Hall, Toronto,—it must be 17 years ago. Seven or eight years ago he made another Toronto appearance, in Maple Leaf Garden.

Today, Paul Whiteman is the director of music for the Blue network. Most of his work is advisory, but he still finds time to direct an orchestra in "Hall of Fame", a new hour show opening early in December. In this show highlights of the entertainment world, as selected by "Variety" magazine, will be presented from week to week.

He was, and is today, a great showman. I remember when he went out on tour he used a huge private train, all covered with gilt. On the observation platform he had a piano, and when the train pulled into a town, there was Whiteman on the rear end of it, playing like mad.

More than 750 musicians have come and gone in Paul Whiteman bands. He has had some of the best in his time . . . people like Tommy and Jimmy Dorsey, Bing Crosby, Matty Malnick, Connie Boswell, Morton Downey. They called him "Pop". They still do, although he isn't much beyond the early fifties.

We haven't heard the end of Paul Whiteman. I'll wager his Sunday evening program will be one of the most popular on the air today.

I WAS wondering the other day what had happened to Wishart Campbell, the singing star of Canadian radio, and I happened to look through the window of a cafe in Toronto, and there he was eating pumpkin pie. I went in and sat with him for a while. He's a flight lieutenant now, and just about the happiest man in the RCAF. "Nothing in the world could have kept me out of this", he said, as he told of putting on 80 shows for the men of the air force up and down Alaska. The RCAF has two shows on the road, and is trying out talent for a third company.

When I asked him what his plans were for after the war all he said was: "I never think about after the war. We've too much to do right now. The biggest thing in my life now is to see that the boys in little and big training camps throughout the country get good entertainment. And you ought to see how much they appreciate the shows we take to them. What audiences!"

This week Flight Lieutenant Campbell is off on another trip, this time right across Canada, visiting stations not only to give his own programs, but to test out new talent for the third RCAF show.

I have a feeling that the RCAF had the right idea when they decided that their shows were "just for the boys".

CONCERNING radio: CBS'S Eric Sevareid is back in New York after harrowing experiences when his plane crashed in a jungle . . . there's a new Sunday program emanating from Toronto which offers amateurs a chance to get into radio. . . . John Collingwood Reade has left radio and newspaper work to do political work in Ottawa for the Progressive Conservatives; Allan Ross has bought his former time at 11 p.m. and is using it for a newscast. . . Why some sponsor doesn't use Andy Clarke as a daily newscaster is beyond me. . . Quentin Reynolds is doing a good job on the Salute to Youth program. . . Gordon Sinclair, globe-trotting journalist, continues to entertain the kids (and many adults) with his stirring adventures. . . O. J. W. Shugg, superviser of farm broadcasts for the CBC has launched a new series for the farmers of the country. UNRRA is going to ask the movie and radio people to take on a big job of informing the people of this continent and other continents what must be done after the war to relieve the starving people of Europe . . . efforts to make Nelson Rockefeller some kind of an under-secretary of State are not meeting with success. . . Life magazine gave a big boost to Canada's Navy show and then forgot to mention the part that Buddy De-Sylva and Lou Silvers played in its production. . . "Can you top this"? has been given an additional four-year contract . . . Joan Davis, who was made famous by Rudy Vallee, has had her salary tripled, and now gets $3500 a week.

RADIO INFORMATION

— accurate, up-to-date, and helpful in planning YOUR advertising or public relations program—is *always* at your disposal. Just ask us for it.

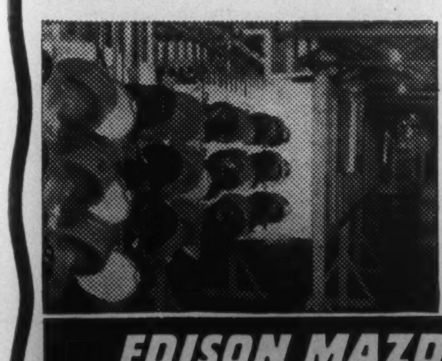
STOVIN & WRIGHT

Representing 21 Independent Radio Stations in 21 Leading Markets

Montreal • Toronto
Winnipeg

This Lamp SPEEDS UP THE DRYING OF PAINT

SPEEDING WAR PRODUCTION — Edison Mazda Lamps "in action" quick-drying the paint on land-mine cases in a Canadian plant.



SPEEDING the production of vital war equipment is this Edison Mazda Infra Red Drying Lamp. By drying paints and varnishes in a fraction of the normal time, it is cutting down delays in the finishing of military equipment—from tanks to steel helmets, from land-mine cases to ammunition boxes. On duty in the war plants today, Infra Red Drying Lamps will find many peacetime uses—in paintshops and foundries, in the homes and on the farms.

MADE IN CANADA

L-93

EDISON MAZDA INFRA RED *Drying* LAMPS

CANADIAN GENERAL ELECTRIC CO. LIMITED

announcing

the Guardian

Give her this most traditional of all gifts.

The makers of "Red Seal" cedar chests present "The Guardian" for the approval of Canadian women. The interior of these chests is treated with a chemical which, according to analysis made by the Research and Analytical Laboratory of Toronto, is one of the most effective moth repellants known today. Each chest carries a Moth Insurance Policy which may be had on application at no extra cost.

"Guardian" chests carry on the Honderich tradition in design and sturdy construction. Sold throughout the Dominion, additional information may be had from your furniture dealer.

Guardian #6870

THE
HONDERICH FURNITURE COMPANY
LIMITED • MILVERTON • ONTARIO

100% of the Honderich Furniture Company employees invest 20% of their payroll in Victory Bonds and War Savings Certificates annually, which entitles us to fly the 3 star "V" Flag.

THE BOOKSHELF

CONDUCTED BY J. E. MIDDLETON

All books mentioned in this issue, if not available at your bookseller's, may be purchased by postal or money order to "Saturday Night Book Service", 73 Richmond Street W., Toronto

Great Britain and Zionism

THE FORGOTTEN ALLY, by Pierre Van Paassen. (Longmans, Green, $3.00.)

BY THE Balfour Declaration of 1917 Palestine was reserved as the national home of the Jews. No Arab protested at that time, since Palestine and Syria were well outside the area of the proposed independent Arab State. By the White Paper of 1939 the British Government limited Jewish immigration to Palestine to 75,000 within the next five years. After 1944 the quota would be fixed by the Arab majority—with the advice and consent of the rulers of foreign Arab countries. In other words there would be no further Jewish immigration and the great program of development in agriculture and industry which had already transformed sections of Palestine would be ended.

Meanwhile the war had begun and great numbers of Jewish young men had joined the British Army. In the earlier North African campaign, according to the author, one-fourth of Wavell's army was Jewish and some of the most gallant exploits of the campaign were carried out by Jews. Besides, the industry of Palestine had contributed enormous quantities of Army supplies, and to that extent had greatly eased British problems.

The author insists that the British Government has betrayed and deserted the Jews by modifying the Balfour Declaration, and by its silence concerning the Jewish part in the North African campaigns. He puts the blame squarely on the shoulders of the civilian administrators of British interests in the Middle East, declaring that they boldly adopted and pressed forward a policy in direct variance with that of the British Government and people. He names names recklessly and blames the concepts of "British Imperialism" for such astonishing insubordination.

Lord Halifax, Sir Ronald Storrs, Charles B. Ashbee and Gertrude Bell are fully capable of defending themselves against any charges brought by Mr. Van Paassen, especially as this writer, like some others of uncurbed evangelical temper, has not always been distinguished for fairness in argument or complete accuracy in reporting. Here is a sample of his style, "To all demands, pleas and efforts on the part of the Indian peoples to be allowed a say in their own affairs—the British Government has turned a deaf ear, and covered up an immoral and unjust policy by creating false issues and injecting false arguments."

Dr. Goebbels will enjoy this book.

The Man From Malaya

NO NEWS FROM HELEN, a novel, by Louis Golding. (Longmans, Green, $3.00).

DANNY MATHER, a former Civil Servant of Malaya in engineering, gets back to England but finds his mother absent. She has gone to her old home in the country where she and her four sisters are "celebrating" the fiftieth anniversary of their mother's death. The physical misery he has encountered in the jungle, together with the fact that he doesn't know whether his wife and little son are living or dead, has made him neurotic and at times irresponsible. Again and again on the long voyage homeward he has been infuriated by idle criticisms of the bearing and the usefulness of the men of Singapore, Penang and that whole region.

The aged sisters are unsympathetic when he comes to the old house. Only the old servant listens to his story and later he pours the rest of it into the ear of a girl in the public-house, the fiancée of an air-pilot, green with fear for her man. And what a story it is! Blood, sweat and tears in full measure—and the wife and child not yet found.

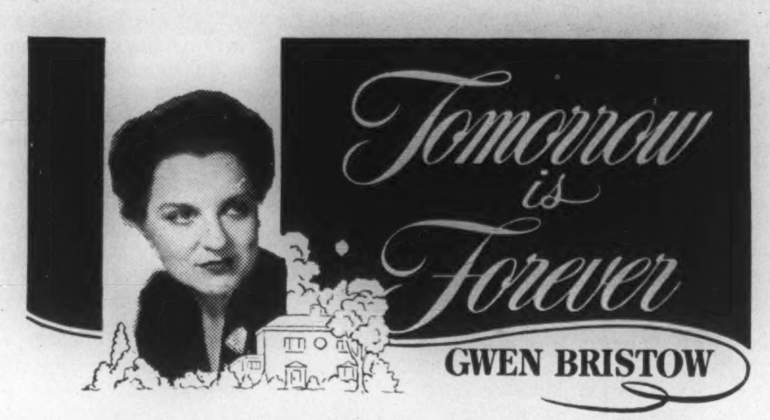
But behind the story is a symbolism. The old ladies, living in the past, and critical of men and things they can't understand, may be taken as England, and not England, alone, but all lands in comparative ease. Danny is today, a symbol of the men and boys playing on a forest-fire with squirt-guns; who have done their best and more than their best; who have died to save something big and fine and have had only sneers for their pay.

This is a distinguished novel, in theme, in depth of satire, in brilliance of characterization, in general technique.

Pronunciation

N.B.C. HANDBOOK OF PRONUNCIATION, by James F. Bender. (Oxford, $3.50.)

IF YOUR Radio announcer pronounces the word "telepathy" with the accent on the "path" you can be sure that he hasn't conned diligently this labor of love, which runs to 288 pages and includes some 12,000 words. Naturally it is not possible to review the book in detail, but rather to look up a few words chosen at random and consider their phonetic pictures. It is pleasant to see "exigency" with the accent on the first syllable, and "explicable" similarly adorned. The number of educated people who still say "IG" and "PLIC" does not seem to diminish. But before pronouncing "Adullam" it might be well to spell it with an "a" rather than with a "u" in the last syllable. The treatment of "address" is proof of the promise of Prof. James R. Angell—who writes the foreword—that pronunciation would follow "widely accepted usage at the hands of competent scholars." Americans, apparently, say "AD-dress" when the word is a noun, and "Ad-DRESS" when it is a verb. Our Oxford Dictionary makes no such distinction. But American usage commands, no matter what English usage is. An excellent reference-book which public speakers could study with advantage.



Deep Summer, Handsome Road, This Side of Glory were fascinating and memorable novels of the Deep South. *Tomorrow is Forever* has a different setting, but an even wider appeal. It is a modern Enoch Arden story with a difference. Elizabeth Kittredge thinks that everything is finished for her with the death of her young husband, but finds that life has new happiness in store and new demands yet to make upon her. Gwen Bristow's characters live, the problems they meet and solve are problems of our own day. This is a fine, sane, distinguished story.

$3.00

OXFORD

All the Latest Books

GREETING CARDS FOR ALL OCCASIONS

Gift Books for Children

Subscriptions taken for all Publications

ROHER'S KI. 3425
15 Bloor St. W.

BOOKS ON CANADA

A new catalogue of out of print and rare books and pamphlets will be sent on request. Inspect our stock, write or telephone. Our interested attention is assured.

DORA HOOD'S BOOK ROOM
Tel. KI. 8915 720 Spadina Ave., Toronto

Journey in the Dark
MARTIN FLAVIN

JOURNEY IN THE DARK

Martin Flavin

The 1943-1944 Harper $10,000 Prize Novel

The journey is Sam Braden's—his life journey, covering the past sixty years. It is the story of one who worked his way to the top, and when he reached it was described with bitter accuracy as 'a lonely man, going nowhere, in the dark—.' "A revealing novel of human experience, rich in its knowledge of men and their times . . . as readable as anything you've laid your hands on in years."—*Windsor Star.* $3.00.

THE MUSSON BOOK COMPANY LTD., PUBLISHERS, TORONTO

Buy the Books you want for Christmas NOW

Due to paper restrictions and increased demand there may be a shortage of books you want for gifts. We still have on hand, however, a good stock of FICTION and NON-FICTION, and of all types of CHILDREN'S BOOKS, variously priced.

Write or Phone AD. 2787 for a copy of our Christmas Catalogue—FREE.

All books mailed postpaid

BURNILL'S BOOK SHOP
100 YONGE STREET

1724

Longmans Green & Co.

Publishers since 1724

A Pageant of Canadian History

Anne Merriman Peck

Far from being a formal history, this epic account of the birth and life of Canada presents a fascinating mosaic of this people of various racial stocks and their individual but blending cultures.

Illustrated. $4.00

The Forgotten Ally

Pierre Van Paassen

Gigantic in scope, yet utterly simple in expression, this important book reveals to the world one of the best-kept secrets of the war—one that may change the destiny of the persecuted peoples of our time. $3.50

A Surgeon's World

Max Thorek, M.D.

A warm human document, a 'Doctor Book' unlike all others. "If my appendix and I should ever be at odds, I can think of no one I'd rather have as moderator than Dr. Max Thorek."—*New York Times.* $4.75

A Treasury of Russian Life and Humor

Edited by John Cournos

Brilliant selections from the best of creative Russian minds reveal with a simple eloquence the greatness of the Russian spirit. This timely anthology stresses not only the capacity to suffer, fight, and die for a just cause, but also the strong comic vein in Russian literature. $4.75

Sleeping Island

P. G. Downes

A tale of one man's adventuring in the uncharted Barrens of the great North West—it abounds in the fascinating lore of the North.

"The best book of Canadian travel to appear in several years." *W. A. Deacon, Globe and Mail.* Illustrated. $4.50

215 Victoria St.
TORONTO 1

Fiction That Tops the List

THE BRADSHAWS OF HARNISS

By Joseph C. Lincoln. Today's war is the background for this romantic story of young love. It is a tonic for these times, with its humour, salty Cape Cod characters, and the old grandfather carrying on when the boy enlists. $3.00

HUNGRY HILL

By Daphne du Maurier, author of *Rebecca.* "A century of excitement, violence, drama and melodrama fills its 400 pages. Does everything to the reader's interest that Miss du Maurier's other books have done."—*Chicago Tribune.* 5th edition. $3.00.

CAPRICORNIA

By Xavier Herbert. For 26 weeks a leading best seller. "Powerful story . . . so full of exciting incidents it never drags . . . at once tender and tough."—Carl Van Doren. . "The best written and finest spirited novel that has ever come out of Australia."—H. G. Wells. $3.75.

NONE BUT THE LONELY HEART

By Richard Llewellyn, author of *How Green Was My Valley.* "He stirs the imagination to white heat — his characterization is the best we have found in years—his narrative ability is possessed by few modern writers. It is a masterpiece." — *The Boston Post.* $3.25.

THE INTERPRETER

By Sir Philip Gibbs, author of *The Middle of the Road.* One of Sir Philip's best novels. The hero, John Barton, young American correspondent, is sent from London to the United States to bring that country closer to Britain and to get full military aid. $3.00.

MIRACLE IN THE RAIN

By Ben Hecht. This will appeal to those who like *The Snow Goose.* "Delicate and beautiful tale of a soldier and a girl . . . So moving and so exquisitely fashioned that its publication . . . is more than justified." — *The Standard,* Montreal. $1.35.

At Your Bookseller's
RYERSON

THE BOOKSHELF

Gershwin, Individualist

BY HECTOR CHARLESWORTH

THE STORY OF GEORGE GERSHWIN by David Ewen. (Oxford. $3.00.)

MR. EWEN is the author of many fascinating books of reference, distinguished by their absence of pedantry, and catholic point of view with regard to the music of all periods. Especially may he claim to be an authority on contemporary American music; and in at least two previous volumes has published essays on Gershwin's music.

This is an attempt at a full-length portrait, which not only presents the amazingly romantic story of Gershwin's life, but a study of the composer's music in relation to his time. The backgrounds of his career which was essentially a part of the teeming spectacle of New York life in the period between 1918 and 1937 are skilfully etched. "To Americans", he says, "Gershwin's music has a particularly personal meaning. He saw America grow and develop into a great industrial country, a world power, and he was an element in that growth. No other composer spoke for our country during our times so unforgettably as he. Later generations will come to know us through his music just as to-day we know old Vienna through Schubert and Johann Strauss. America's nervousness, energy, youth, and strength are all revealed in his infectious rhythms, its color and background reflected in his harmonies. It is music about an age of steel and speed; it is music that gives voice to a great metropolis. It is as thoroughly American in every pore and tissue as cocktails, tabloids, night clubs and rodeos."

Gershwin died at Hollywood in June, 1937 (three months before his 39th birthday) following an operation to remove an unsuspected brain tumor. He called himself "a typical self-made American". Since the age of 15 when he began in Tin Pan Alley as a song-plugger pianist, he had been working indefatigably to express New York life as he had known it from his beginnings as a poor Jewish boy on Grand St. down by the Bowery. In most of the years of his adult life he had earned from $100,000 to $200,000 a year. To the day of his death he was conscious of his limitations; of his lack of a comprehensive technique that would enable him to say all that he wanted to say. He often wondered if his music would live, but his business contracts were so many that he never got time to settle down to serious study of theory and harmony, though he often planned to do so. Once he asked Ravel to take him as a pupil, but the Frenchman shook his head:

"Why do you want to become a second-rate Ravel when you are already a first-rate Gershwin?" the master asked. "Go your own way. You don't need a teacher."

A similar appeal to Stravinsky was equally unsuccessful. On confessing that he earned $200,000 per year already, the Russian ironically said: "In that case perhaps it is I who ought to study under you."

Veteran conductors like Damrosch and Koussevitsky had an acute sense of the young New Yorker's unique genius; of his originality in handling rhythm, tempo and harmony to express the colorful life of an epoch. And eminent conductors everywhere are keeping his memory green for the music of no other composer of this century appears so often in symphonic programs.

The value of Mr. Ewen's book lies in the fact that it makes the reader actually participate in the steps by which Gershwin rose from obscurity to world-fame.

Of a Fighter in Skirts

ROUGHLY SPEAKING, an autobiography, by Louise Randall Pierson. (Musson, $3.00.)

RANDALL had money. He must have had it, for he was a free and lush spender. Every way of getting, and getting-rid of, the stuff was familiar to him. And he was a big, independent, noisy, hard-boiled, hard-swearing citizen. Then he died, leaving his mild, incapable wife with about six hundred a year, on which to bring up and educate two daughters. He had endorsed notes. "Promise me," said the mother tearfully to the girls, "promise me that you will never endorse notes."

On a champagne taste and a beer income the opportunity of endorsing notes, or of keeping the green one-dollar ones was infrequent for either mother or daughters. Louise "took after Pa.". When a mere child she objected to the insertion of a piece of lace to lengthen a dress and make it wearable. "I won't wear it," she said, "It makes me look like a cup-and-saucer," and when Authority persisted, she protested by throwing the scissors through the closed window. She was a creature of protest, refusing to be ladylike, after the New England model, and insisting on her right to earn a living and to be herself, however wrong-headed and foolishly original.

The odd thing was that nearly everything she tried failed her, even the husband who was a banker, off and on, and who gave her three children. At the last he said that marriage for him was like living in a den of lions with Fanny Brice. He "couldn't say no fairer than that." So a divorce followed.

The next incumbent was a florist with a wild streak, showing in such goings-on as driving a cab down Fifth Avenue, with a chorus lady inside. But came the depression with nobody buying flowers and friend-husband tried everything; at the last selling vacuum-cleaners from door to door. Friend-wife meanwhile was cooking at resorts, at Cape Cod, in the Adirondacks in winter, making money and losing it with regularity, but getting her children through College. She had found more ways of failing than anyone of her generation, but came up fighting after every disaster—even the tragic disaster of infant-paralysis striking her daughter.

It's a book, rough and lusty, courageous and coarse, but ablaze with humor.

The Nations in a Nutshell

BY D. P. O'HEARN

UNITED WE STAND, by Basil Mathews (McClelland & Stewart, $3.25.)

THIS is a book that many readers have been waiting for. Between its covers there is a concise summing up of the thirty-two United Nations, easily written, and entertaining reading for those who have time for only a casual interest in the background of world affairs.

Russia, China, the British Commonwealth and the United States naturally are given the most extensive treatment in the book but the lesser nations are presented at sufficient length to give a good elementary understanding of their peoples and attitudes. The summary of Russia is for its length the most complete and informative that we have read. Canada is treated at good length and though some of the details are in error the broad picture is interesting.

Dr. Mathews is well qualified to write this book. A graduate of Oxford he has spent many years travelling as a journalist and in the Government service. The intimate knowledge that he has gained of many sections of the world is often evident. He is to be complimented on a very competent job.

Jewish People in Poland

ONE FAIR DAUGHTER, a novel, by Bruno Frank. (Macmillans, $3.25.)

AN AUSTRIAN Count, an officer in the Lancers, marries a brilliant singer, a Jewess, whose parents had been beaten to death in the Polish town of Lublin by drunken Cossacks. The Count is killed during the Great War, murdered by a brother-officer, although his servant Piotr, a Ukrainian soldier, believed that he was fatally hurt in combat. The servant, one arm shot off, spends years as a prisoner in Russia, and after the armistice seeks out the Countess in Poland, living in poverty with her little girl Elizabeth, and her aunt Chana. Through his evidence the little girl inherits her father's fortune; the condition being that she must become a Catholic. Then comes this war with Germans raging into Poland like wild beasts.

The great thing about this tale is the revealing picture of the burdens of Jewry set in the midst of jealous, intolerant neighbors. The reasons for Jewish aloofness have been building for a thousand years, and more, and the occasions for Gentile cruelty rise inevitably in parallel with political arrogance. The story is tender without sentimentality, rich in personalities which will be remembered, beautifully constructed and written with grace and power. The original German was translated by Claire Trask.

Things Various

LONG, LONG AGO, by Alexander Woollcott. (Macmillans, $3.50.)

AS A picker-up of unconsidered trifles which he developed at leisure into urbane essays and tales Alexander Woollcott was supreme. Whether in print, or in speech at the microphone, he was always interesting, and his unexpected death left a literary gap in the New York scene.

This collection of his work of the past ten years includes the fine tales of Katherine Cornell's long tour of the almost forgotten "road", of the modern Lord Jeffery Amherst, of Wells and Shaw, of Mr. Justice Oliver Wendell Holmes, of the disappointed English actor who was picked up at Singapore by Noel Coward and raised to eminence, of Orson Welles and George Gershwin and of many other figures of more or less importance.

It is a book to read and cherish, to take up with enthusiasm and to lay down with regret.

FLYING POWER, Aircraft Engines and Their Operation, by C. J. Hylander. (Macmillans $2.25.)

IN SIMPLE, direct language the author explains in close detail the structure of the ordinary internal combustion engine and shows how it has been developed until it can deliver one horse-power of energy for each pound of over-all weight. Admirable for any one, boy or man, who is mechanically-minded and eager to understand the most remarkable surge of invention of the last ten years.

ALL ABOUT OSCAR, the Trained Seal, by Mabel Neikirk. (Winston, $2.35.)

A GAY Christmas book about the seal who could talk as well as do tricks, and whose devotion to Mr. Zabriski, his trainer, was too good to be true. Profusely illustrated with humorous pictures.

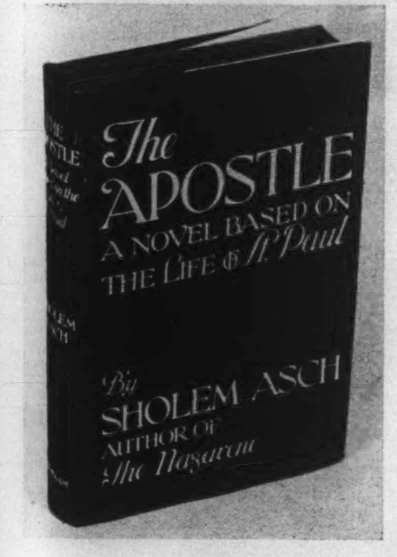
STARBUCK VALLEY WINTER, by Roderick L. Haig-Brown. Illustrated by Charles De Feo. (McClelland & Stewart, $2.50.)

THE author of *Return to the River*, that admirable life-history of the British-Columbia salmon, has given us here a rousing adventure story for boys; the record of a sixteen-year-old lad who spent a winter trapping in the rugged mountain country of B.C. It is written with high competence and is completely worthy.

ARWROLOGY, All Out Hand to Hand Fighting, for commandos, military and civilian, by Gordon E. Perricard, M.D. (Renouf Pub. Co., Montreal, $3.75.)

THE fine art of murder and maiming made useful by the present state of our civilization.

ANOTHER GREAT BOOK



Completing the deathless story that will stand as a work of art for all men for all time.

No one will finish *The Apostle* without reverence, without a deeper sense of our debt to Paul, without a greater understanding of the meaning of Christianity. $3.75

AT ALL BOOKSTORES

THOMAS ALLEN LIMITED

Britnell's
for
Books

You are more likely to find the books you want
at

BRITNELL'S
765 YONGE STREET
KIngsdale 4196

The SHAW way TO A BUSINESS CAREER

Position - Salary - Success

Your Future depends on you! Canada, right now, needs trained young men and women to take important and well-paid places in business and government service.

Why don't you plan now to enrol in one of the Special Shaw Courses by Correspondence, enabling you to study at home, from Lessons specially prepared.

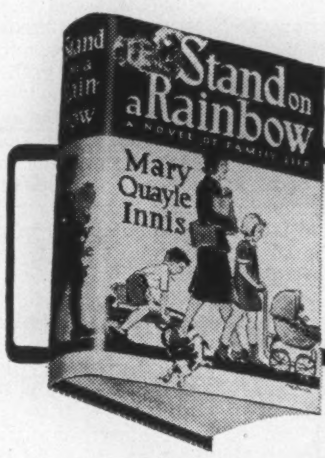
Here are a few of the SHAW Courses:

- Shorthand
- Typewriting
- Secretarial
- Bookkeeping
- Cost Accounting
- Banking
- General Accountant (C.G.A.)
- Stationary Engineering
- Higher Accounting
- Short Story Writing
- Chartered Institute of Secretaries (A.C.I.S.)

Write for Catalogue. Shaw Schools, Dept. L.57
Bay and Charles Sts., Toronto, Ont.
Montreal Branch Office,
Sun Life Bldg., Room 1656.

SHAW BUSINESS SCHOOLS

"This IS a Canadian Mrs. Miniver. Not an imitation, not even a transposition, it does nevertheless reproduce Canadian family life with the clarity, the charm and the humour with which Jan Struther illuminated the English."



"Domestic sketches are nothing new. But Mrs. Innis has produced something of different and finer quality—humour without exaggeration, character without caricature, sustained interest without melodrama. She is a shrewd observer, and the picture she draws is genuine; half its charm, in fact, lies in the pleasure of recognition on every page."

BLAIR FRASER
IN THE MONTREAL GAZETTE

2.50 at your Bookseller's

Canadian Book
COLLINS
The Publishers
TORONTO

Any Book Reviewed or Advertised
may be obtained at

TYRRELL'S

Choice Selection of Xmas Cards

Open Saturday Evenings to 10 P.M. until Xmas

820 Yonge St., Toronto Ki. 6118

BOBBS-MERRILL

SHADOWED VICTORY

A narrative poem by

Arthur Stringer

In this absorbing novel told in poignant verse. Arthur Stringer has made unforgettable the memorable drama of Dieppe and paid tribute to Canada's part in the struggle of the United Nations.
$2.00

McClelland & Stewart Limited
TORONTO CANADA

WORLD OF WOMEN

Nations And Their Music

BY BERNICE COFFEY

"A GREAT musician, and a great mind," we overheard two prominent musicians remark as the crowded elevator soared to the Crystal Ballroom where Mr. Artur Rubinstein, the noted pianist, was to be guest of honor at the luncheon given by the Women's Committee of the Toronto Symphony Orchestra.

Mr. Rubinstein possesses in full measure the charm and wit which are characteristics of the Polish people, plus the modesty of all truly great artists.

In speaking of the fact that for the first time in the history of the city of Toronto, a grant had been made to forward the education work of the Symphony Orchestra, Mr. Rubinstein said that "an orchestra creates a core around which everything gathers musically. Without an orchestra a city is not entitled to any title as a musical centre." The opera, said the speaker, is rather frivolous and much of its attraction lies in its glittering spectacles, its boxes, its gaily dressed ladies, the opportunity to see and be seen. An orchestra is a creator of talent.

Mr. Rubinstein then proceeded to upset many preconceived ideas about music as it applies to nations.

The English are not generally considered a race of music-lovers, but they are intensely musical. Intensely shy, given to understatement, they are always the first to give recognition to great musicianship. They read music better than the people of any other country.

Although France is not considered a musical nation, the French give millions to opera, but are more interested in the beautiful clothes worn by the ladies who attend. Yet the French as individuals have great musical taste.

Germany managed to become known as a musical country because with typical Teuton thoroughness and attention to detail, it worked out everything methodically. Music was organized and regimented so that every little town had a musical centre. "The Germans haven't very great musical sense," said Mr. Rubinstein. "They were not the first to appreciate even their own composers."

Evidence

Women who feel they have been the victims of unfair practice in their buying should report the incident to the local Wartime Prices and Trade Board, instead of just talking about it to their friends.

Byrne Hope Sanders, head of the Consumer Branch of the Board, whom we met during a recent visit to Toronto, assures us all such reports are checked carefully. Indeed many such complaints have resulted in the bringing in of a new order, one instance of which was that which banned contingent sales.

Be vocal but be specific, is Miss Sanders' advice. Give all the details. Many women who feel they have been the victims of unfair quality, for instance, do not hesitate to send along the merchandise involved and we understand the Board is not at all surprised to receive all sorts of miscellaneous articles in its mail from all over Canada. Miss Sanders says the Board welcomes such evidence—which, she hastened to add, is returned to the sender when all the facts have been checked and, if necessary, acted on.

Writers' Contest

Do you cherish a secret desire to become a spinner of tales? An opportunity for writers and would-be writers to prove to themselves and the world that they have something of Scheherazade in their make-up is offered by the Women's Canadian Club of Toronto.

This year the Club's Annual Literary Competition takes the form of a short story of approximately 2,500 words. The contest is open to professional and non-professional writers throughout the Dominion, and the story must develop some aspect of present day Canadian life or thought. Deadline for manuscripts is February 15, 1944.

The prize is one hundred dollars given in its entirety or divided among two or three contestants. Copy of the conditions of the competition may be obtained by writing to the Club's office at 69 Bloor Street, E., Toronto.

Career Women

Because the perfect line or fold of a dress gives satisfaction to her aesthetic instincts, Angela Lang is creating a career for herself modelled along those of the couturieres of France. Mrs. Lang, youthful and brunette, is the wife of a prominent Kitchener, Ont., resident, the mother of six children, grandmother to two children, the mistress of a twenty-six room house.

Known as Magda-Lang, a combination of her name and that of Mrs. Magdalena Snyder with whom she formed a partnership five years ago, the fame of the Kitchener establishment has been percolating quietly but steadily among women who have a discriminating taste in clothes.

Recently the two brought their collection to Toronto when we had an opportunity to get a glimpse of only a few items. Among them was a winter white dress with a black vestee speckled with coin-size sequins, a black sequin flower on the shoulder, a narrow black belt. . . A "basic" black dress with a red beaded rose placed smack over the diaphragm. . . A powder blue frock with peg-top lines and huge buttons stabbed with blue, red and green sequins.

Dramatic accessories were the huge drawstring bags made of unusual materials with gloves to match.

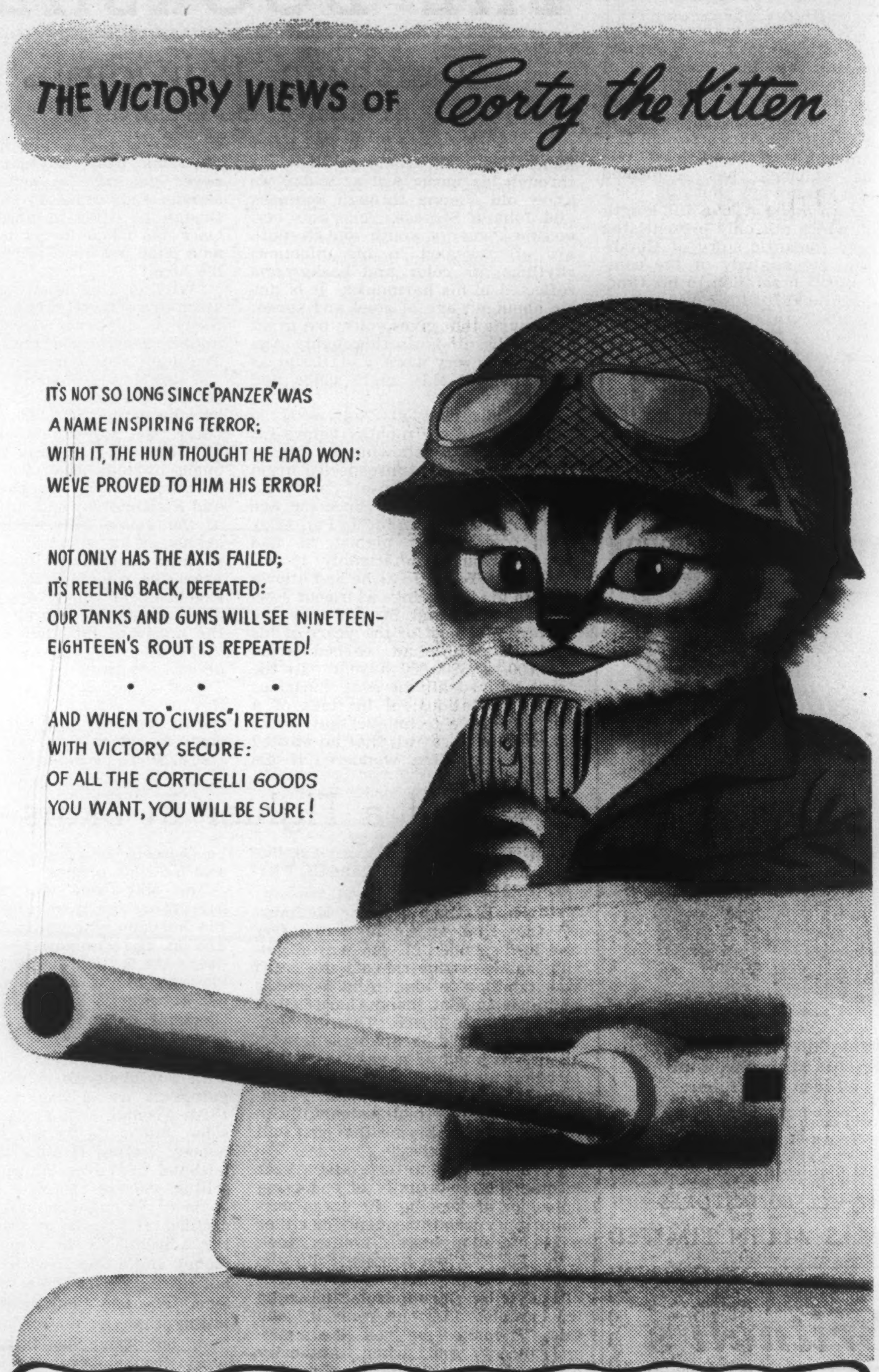
For some time women have been taking their husbands' suits to be made over into suits for themselves. And now, apparently, not even their dress kilts are to escape covetous feminine eyes. One of the smartest suits presented was a gay plaid with a jacket with a vestee effect of soft crimson leather—the plaid provided by the kilt of the husband of the person for whom it had been made.

Magdalena Snyder thinks that Canadian women are better dressed than American women because they are more exact and pay greater attention to workmanship. "They are more particular and therefore achieve a permanent effect." She feels it is a pity that the coming generation is not taking more interest in custom-made clothes. The "custom made," she believes, is becoming a thing of the past because children and young people are regimenting themselves in their taste in clothes. "Their sweater and skirt uniforms make them look like an assembly line, and this influence shows no originality or individuality of thought."

★ A Thick Sauce from the English recipe—Gives zest to all meat and fish dishes.

19

C&B
THICK
SAUCE
BY
CROSSE & BLACKWELL


THE VICTORY VIEWS OF Corty the Kitten

IT'S NOT SO LONG SINCE "PANZER" WAS
A NAME INSPIRING TERROR;
WITH IT, THE HUN THOUGHT HE HAD WON:
WE'VE PROVED TO HIM HIS ERROR!

NOT ONLY HAS THE AXIS FAILED;
IT'S REELING BACK, DEFEATED:
OUR TANKS AND GUNS WILL SEE NINETEEN-
EIGHTEEN'S ROUT IS REPEATED!

• • •

AND WHEN TO "CIVIES" I RETURN
WITH VICTORY SECURE:
OF ALL THE CORTICELLI GOODS
YOU WANT, YOU WILL BE SURE!

...And there won't be any shortages of

Corticelli MADE IN CANADA PRODUCTS

Corty the Kitten is more than a mascot—he's a very active worker for the Navy, the Army and the Air Force. Corticelli mills are turning out items such as chevrons, insignia, sewing threads, braids, tapes, webbing, shoe laces, surgical tapes, gas mask webbings and elastics.

It's hard to be patient when materials you particularly want are not available, but we know you will sympathize with your dealer when his stocks of Corticelli products are incomplete, or cleared right out.

Corticelli
MADE IN CANADA

WORLD OF WOMEN

The Technique of Spending

BY LILLIAN D. MILLAR

A NATIONAL woman's magazine asked its readers to disclose the factor which caused most family arguments. From the answers which poured in from every corner of the country it was found that it is not the in-laws, the other woman, or the demon rum which clouds marital skies. To the surprise of many, almost to a woman they answered, "Money".

And why money? Because family peace is being undermined by the spend-more-than-you-make disease. Just before the war the Dominion Bureau of Statistics made a nation-wide survey of family finances. This revealed that the average Canadian family then paid out more than it earned. It had to borrow in order to keep up life insurance premiums, payments on owned homes and other fixed savings. It bought more goods on credit than it could repay during the year. A Canada-wide survey just completed shows that nearly half the population has little or no savings on which to fall back in event of emergency.

What is the trouble? What causes all these personal financial difficulties?

Is it too little money? That cannot be the whole answer, otherwise how can Bob and Mary Moffat serenely sail through life on $35 a week and owe no man anything, while Jack and Jane Johnson on an income of $5,000 a year, live on tenterhooks in dread of the first of the month with its pile of unpaid bills?

Is it a matter of intelligence? Not likely. For both Jack and Jane Johnson are college graduates. In fact Jane holds several degrees. Could it be that her excellent education is her undoing? Does she subconsciously consider that she's just a little above such mundane things as money and budgets?

Undoubtedly lack of knowledge as to the purpose and management of money is partly responsible for financial troubles. A child must learn the rules which govern a language that died more than a thousand years ago. He is told about the exploits of heroes of the dark ages, about long past battles, about the misdeeds of dead kings. Of money management which will concern him every hour of his life he is taught practically nothing.

Intelligent Use

A twisted attitude toward money also contributes. The making of money holds a time-honored place in the minds of men. It takes most of their time and thought. But the spending of it is an altogether different matter. It holds no honored position. It receives little time or thought. Anyone just naturally knows how to spend money, is the general belief. Many intelligent women openly disown any knowledge of the vulgar thing called finances. And the person who puts money in its place is likely to be considered by many as grasping or, at best, dull and unimaginative.

Yet the intelligent use of money is one of the most important lessons to learn. Physical, mental and even spiritual well-being depend so completely upon it that to ignore money is to emulate the ostrich.

Let us look at some of the chief causes of the spend-more-than-you-make disease from which so many families are suffering.

The first is the lack of a plan of spending. Betty Black buys anything she needs and desires so long as her money lasts. Then she tackles Papa Black for a little extra cash. "But, dear," he asks, "what did you do with what I gave you the first of the week?" And there you have the proper setting for a lively battle in the Black family.

Then there is the woman who does tomorrow's spending today. She may plan her weekly expenditures but she forgets all about the large items which must be bought only once in a while. Hilda Purvis decided to make a dress. She bought the material and then went in search of a pattern. She found just the thing she wanted. A tailored dress with a smart little hat to match. She could hardly wait until she got home to cut out the hat. And how thrilled she was when she had it finished to find that it suited her. The next day she cut out the pockets and belt for they had an embroidered design she wanted to work on at Betty's that afternoon. When on the following day she cut out the rest of the dress she found to her horror that there was not enough material for one skirt panel and one sleeve.

According to the Cloth

"But," you exclaim, "no one would be so foolish as to cut out a dress in that manner." Maybe not, but a great many do their spending in just this fashion. Before they cut into their income they do not check to see that they have enough to cover that article without having to go without some essential one later. They buy the things they need or which interest them most at the moment and forget all about future necessities. If a new spring coat is needed next April there is bound to be trouble paying for it if nothing is done about it until April 15th, for a week's allowance will not cover the outlay of, say, $50. If it takes eight tons of coal to heat the house, unless total expense is spread over the whole year the family income is going to be strained and put out of kilter during winter months.

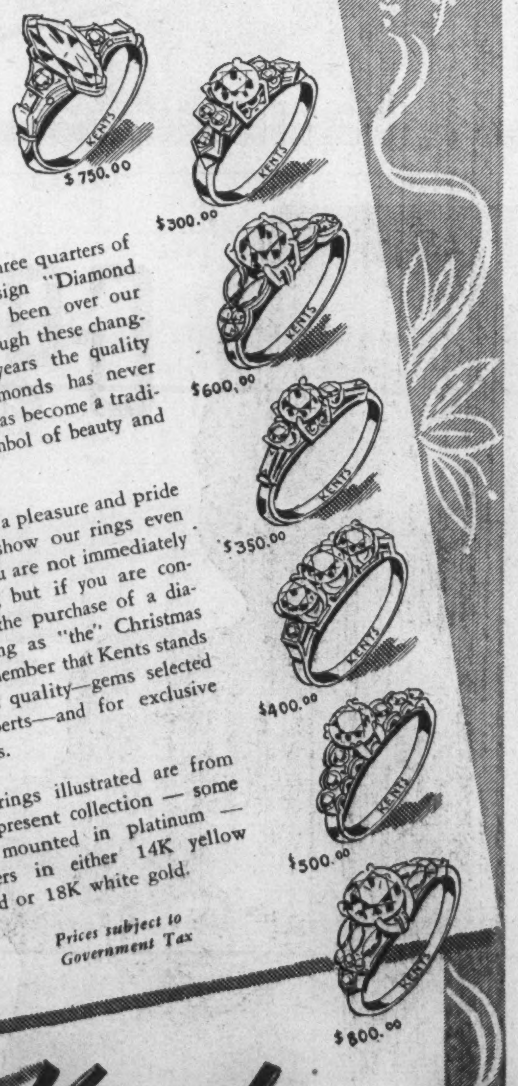
We all know the woman who spends tomorrow's income today. Not so many years ago, when mother learned thrift at her mother's knee, it was considered downright immoral to buy anything unless you had the money to pay for it. Today instalment buying is an accepted part of our every day life. Our high standard of living is due largely to the fact that the family with small income has been allowed to buy on time. For those who can afford the monthly payments, instalment financing is sound business. But, too often, desires are greater than the income needed to gratify them and as a consequence many are paying out, with great difficulty, a sizeable portion of current income for pleasures past and commodities now worn out. And in the meantime some of their current expenditures are going unpaid, laying up trouble for the future. Before signing on the dotted line, it pays to take plenty of time to consider. If the week's obligations take most of the income, how can an added instalment be taken care of?

Cure for Money Troubles

If family economic tangles are to be unravelled, it is the woman of the house who must tackle the job. For, while in marriages of the eighteenth and nineteenth centuries papa both made and spent the money, modern marriage gives mama the privilege of spending the family income and, therefore, the responsibility of keeping family finances on a sound basis. Most personal money difficulties can be cured or at least relieved by a little study and labor and a lot of resolution and tenacity. The first thing is to learn to make income cover all necessities, present and future. The next is to study values so as to buy wisely and get most for the family dollar. Then, one must harden oneself to resist temptation, to stick to the job. Usually it's will power which does the trick.

But it is worth all the trouble. No wonder some successful home financiers seem smug and self complacent, for to the woman who has solved her money problems comes peace, a glow of satisfaction and a sense of security she never had before.

A Treasure
FOREVER



For more than three quarters of a century the sign "Diamond Merchants" has been over our door. All through these changing, shifting years the quality of Kents diamonds has never varied — it has become a tradition — a symbol of beauty and excellence.

It is always a pleasure and pride for us to show our rings even though you are not immediately interested, but if you are considering the purchase of a diamond ring as "the" Christmas gift, remember that Kents stands for first quality—gems selected by experts—and for exclusive designs.

The rings illustrated are from our present collection — some are mounted in platinum — others in either 14K yellow gold or 18K white gold.

Prices subject to Government Tax

Kents
LIMITED
144 YONGE STREET - - ELGIN 9401
Store Hours: 9.30 a.m. to 6.00 p.m.

Beauty
IS ETERNAL

It shines like a beacon light through the ages . . . it survives every trial . . . it gives men courage and women hope. This, then, of all years, is the year to give a Gift of Beauty to a woman you love . . . for there is gallantry in the blaze of a lipstick . . . ardour in the whiff of a perfume . . . solace in things to make her lovelier.

Elizabeth Arden
AT SMARTEST SHOPS IN EVERY TOWN

It costs less because it wears longer
AND IT'S WASHABLE & COLORFAST
Make your own
Viyella REGD. DRESS

● Viyella combines snug warmth and light weight—and your Viyella made dress will wash without fading or losing shape.

The British Fashion Fabric that Wears and Wears
GUARANTEED WASHABLE & COLORFAST
36" and 54" wide At all leading stores or write Wm. Hollins & Co. Ltd., 266 King St. W., Toronto.

THE DRESSING TABLE

Something To Give -- Something To Use

BY ISABEL MORGAN

THIS year the public seems to be paying heed to the stores' pleas to "do your shopping early." It—the public—has jolly good reason for dropping its usual care-free attitude toward last-minute shopping. Who is there who hasn't learned the hard way during the past year that it's Jenny-on-the-Spot who takes home vegetables in cans, the box of priceless cleansing tissues, the invaluable alarm clock.

Fortunately for all of us, we still have cosmetics and toiletries—perhaps the most truly glamorous of all gifts—to carry our Christmas greetings. Perhaps not decked in quite the same amount of yule-tide froufrou as in other more expansive years, but wonderfully decorative in appearance and in the results of the use of the contents.

Anyone who has heard two canteen workers exchanging notes on what happens to coiffures and make-up after a day spent making gallons of soup, at other jobs in a steamy kitchen, can understand the value of having a small kit on hand with which to make oneself presentable when the chores are over. This goes equally for all women whose base of operations is hours away from their own dressing-tables. Dorothy Gray has a box containing almost everything one could need for the purpose—with the possible exception of one's favorite hairdresser. For easy carrying about it contains small sizes of her Blustery Weather Lotion (balm for hands that have been pearl-diving in dishpans or peeling billions of vegetables); dry-skin cream, masque frappe, Elation make-up film, rouge, lipstick, skin lotion—all the things needed to make a new woman of one in a trice.

For Him and Her

Yardley of London do their usual handsome things for men and women. For the former there are various combinations of their fine shaving preparations. We cannot imagine anything better guaranteed to make him look his masculine best than the set which has a wooden bowl of shaving soap flanked by lotion and talc for the finishing touches. And no woman who has used it needs to be told the joys contained in an attractive box which holds a large box of Yardley bath powder and the characteristic round wooden box filled with Lavendomeal to soften and perfume the bath. And ranking high in the esteem of the perfume connoisseur is their lovely Bond Street which has a strong affinity for furs.

Helena Rubinstein brings pleasure with star-dusted gift sets in well-known fragrances. Her Heaven-Sent eau de toilette is to be had in its dimpled flacon; twin cakes of soap in this fragrance come in a starry box of their own; or cologne and body powder with a big puff team up together. Other sets include all these—and Heaven, too? All these pretties are to be had, also, in other Rubinstein scents—Apple Blossom and Enchante.

This Christmas you'll find Du Barry preparations handsomely presented to the eye in turquoise boxes. You'll find these arranged so that you have four such basic and important needs as foundation lotion, cleansing cream, skin lotion and powder in one box; or, in another for the bath, a pastel pink box of bath salts and three cakes of soap. For she who travels about there is the wonderfully convenient "Vacationer" kit, a moire lined case that is to be had in such colors as saddle tan, air-force blue or navy blue, which is fitted up with the necessary creams and lotions and cosmetics. Super for the girl in the forces.

Ever play the game "Associations"? When someone mentions a word, you are supposed to reply quick as a fox with the word it suggests to you. It's supposed to give an insight into the character. For instance, if someone gave the word "Lentheric" and the reply was "Perfume" it would be a pretty good indication that the respondee had a liking for the good things of life, and that she had an excellent knowledge of perfume. A Bientot, Tweed, Miracle, Pink Party, are some of the names of bottled magic bearing the Lentheric name, and no one needs to be told how distinctive all of them are, either for giving or getting—or wearing.

To keep her complexion looking young and clear, Barbara Gould has a compact little box filled with the essentials needed for this important purpose. It's called the "Beauty Messenger" and contains cleaning and tissue cream, skin freshener, finishing cream and face powder—in small size jars and bottles for easy carrying about.

Elizabeth Arden has her usual abundance of pretty and practical things for Christmas giving. Round balls of exquisitely scented pink soap are paired with such bath luxuries as Flower Mist and/or dusting powder. Bath mitts impregnated with scented soap and herbs are one of the luxuries of the modern age. Then, of course, there are the sets that include lipsticks and rouge, or others that include practically everything in the line of preparations she needs to make her beautiful.

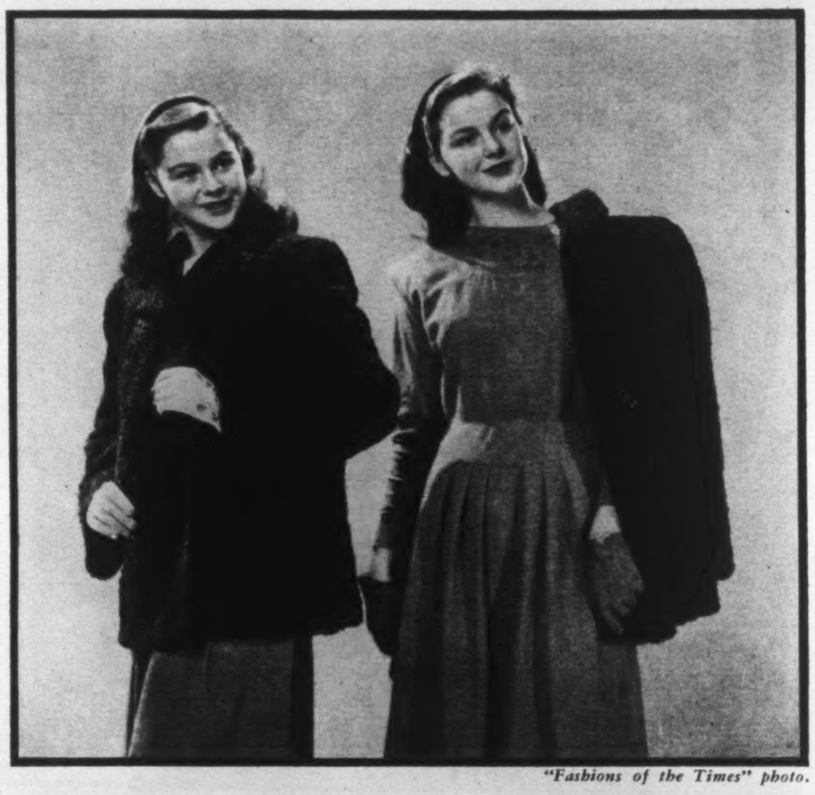
BIG BAY

THIS is Fall,
So I must remember Big Bay
And the nets drying on the docks
And the birches, stripped for winter
And wine in the sun!

There were scarlet berries . . .
Maybe they were bittersweet;
And all the ferns
Were tobacco-colored.

Some places you *long* for
With a *physical* longing.
It is like that with Big Bay
Now—in October.

MONA GOULD.



"Fashions of the Times" photo.

A youthful treatment of brown Persian lamb, frankly copied from Churchill's famous pea jacket. The twins wear theirs over everything from their turquoise jumpers to ski suits and street-length date dresses.

BY APPOINTMENT

KEEP YOUR BEST FACE Forward

"Bond Street" Perfume—rare, regal, captivating—$2.20 to $11.50

Yardley English Complexion Powder—perfumed with "Bond Street"—$1.25

Keeping your best face forward is more important now than ever. And it is so easy with Yardley's English Complexion Powder, the regal air of Yardley's Bond Street Perfume, and the guarding care of Yardley Beauty Preparations.

KEEP YOUR BEST FACE FORWARD WITH Yardley

LAVENDER AND BEAUTY PREPARATIONS

Famous for flavour since 1892—a high standard of quality maintained for half-a-century has made 'Salada' Canada's favourite tea.

GOTHIC Cordtex PATENTED

ARIETTA—a finely made bra combining the new Wide-R-Aize feature with lovely Arietta Cordtex panels. Arietta's gentle uplift and outlift preserve the charms of youth, eliminate tired shoulders and keep you bright and fresh throughout the longest day's work

The beauty lift that lasts

STYLE 2954

TYPED TO SIZE

And So To Bed—If Not Sooner, Then Later

BY LELIA A. REYNOLDS

OF ALL the habits of mankind the custom of going to bed is perhaps the most controversial. From the time the small boy begs in tearful tones, "Oh Maw, it isn't bed-time yet!" to the moment when Death beckons him with bony finger to his last resting-place, man is reluctant to retire and call it a day.

Sleep seems such a waste of time, and there is so much yet to be done. If we don't burn midnight oil we can never hope to be well read. Nor can we be even social successes and get our beauty sleep. The thing is impossible: fate is against it. Our whole social, civil and economic set-up is designed to keep man out of bed until the wee, sma' hours, and indeed to prevent him, if at all possible, from arriving there at all.

Convention has placed the brand of scorn on the early-to-bed-and-early-to-rise habit. Jovial midnight telephone callers usually preface their remarks with the jocular greeting: "You haven't gone to bed, have you?", implying that if you have done so, you must have been bored indeed. And prudence demands that you reply brightly, as the icy breezes from the open window whip your pyjamas and nip your bare feet, "Oh dear me no, I was just strumming Annie Laurie on the banjo!"

No evening affair gets under way these days until after eleven o'clock and the third cocktail. One hears the merrymakers returning home at five in the morning, bright as a button, slapping each other on the back and exchanging lively quips. No bed for them. Their main thought is to avoid it at all costs.

Picture in Pink Satin

Still, man must have sleep, and there is no substitute for it. The Life of the Party the night before is easily spotted among any group of workers. At three P.M. he droops like a faded flower and nothing can revive him: nothing, that is, but sleep.

Since, then, we cannot hope to avoid bed entirely; since, indeed, we must spend considerable time therein if we wish to be fit, the only reasonable course is to make it as attractive as possible. Here we do well to consult the magazine advertisements, showing a bone-weary business man heaving himself on to a beautiful, soft, downy mattress, his bald head resting on a plumped-up pillow edged with embroidery, a pink satin spread ready to be drawn over his recumbent form, the border of a fluffy blanket showing beneath his chin.

Years ago, on the farm, such luxuries were for kings, and the ordinary man did not aspire to them. Bed-ticks, as they were called, were stuffed every fall with clean, fresh straw. The boys filled them at the barn and carried them to the house on their heads. At first the bed was very high, and you almost required a step-ladder to get in. During the course of the winter, however, the whole thing came down to normal level and stayed there. On this straw-filled tick was a goose-feather bed of enormous proportions. No wonder Mother had so much trouble getting the family up in the morning. They were so snug and comfortable that to rise seemed ridiculous.

Slats and Crazy Quilts

The making of such a bed was a strong-arm task, calling for much beating of pillows and stirring of straw. The occasional fallen slat had to be replaced, too, for the bed had a playful habit of collapsing at some point during the night, leaving the sleeper elevated in the wrong places. But what a picture it was when finally completed, with the crazy-quilt made from scraps of silk and velvet lying across the foot, the pillow-shams bearing the greetings, "Good-Night!" and "Good-Morning!", primly in place, and the hand-knitted spread, weighing fifteen pounds, drawn smooth and even!

Not everyone knows that centuries ago the making of the bed of the King of England used to be attended by great ceremony. After Richard III, murderer of the little princes in the Tower, had been slain in battle on Bosworth Field, and his successor, Henry Tudor (later Henry VII), had picked the Crown off an adjacent thorn bush, the head that wore it was, in very truth, "uneasy". Henry knew not whom to trust. He had, however, brought with him from Brittany thirty-three stalwarts who were loyal to the core, and these he formed into a corps known as *"The Yeomen of the Guard"*. The main duties of this body were to prevent the King from being poisoned or stabbed in his sleep. Some members were detailed to supervise his food and others to attend to his bed. H. V. Morton, in his book, "Ghosts of London", tells us:

"Today, four hundred and fifty years after, there is a curious echo of the fear that haunted Henry VII in the initials Y.B.G. and Y.B.H., which you will find against the names of certain members of the Yeomen of the Guard. The letters stand for 'Yeomen Bed Goers' and 'Yeomen Bed Hangers'. Although such duties have long since passed away, the ancient titles remain.

The King's Bed

"There are extraordinarily amusing and detailed instructions in existence, telling Yeomen of the Guard how to make the King's bed. First a Yeoman was to take straw and plunge a dagger through it, and, after placing it down, to draw a canvas over it.

" 'Then' (the document continues) 'shall they lay on the bed of down and one of the Yeomen to tumble up and down upon the same for the search thereof, and to beat it and lay it even and smooth. . . Then all the said Yeomen to lay hands on the sheet and lay it plain on the bed; then the other fustian or two and such covering as shall best please the king. Then take a pane of ermine and lay it above, then a pane or two of marterns. Then the Yeoman takes the pillows and beat and raise them well. . . Then to stick up the angels about the same bed, and an usher to let down the sparver, or curtain, and knit them; and an Esquire for the Body to cast holy water on the same bed'."

While the Bed Goers and Bed Hangers were thus engaged, other officials were busy with their duties. The instructions stipulate that—

"a groom or page ought to take a torch and fetch a loaf of bread, a pot of ale, and another of wine, and bring it without the traverse, where all they which were at the making of the bed shall go and drink together."

With such perquisites, it is small wonder that the Yeomen of the Guard has been such an enduring body, faithful unto death.

Bed has been, throughout the ages, at once a rite, a refuge, a punishment and an imposition of the law.

Years ago, when "nerves" were taken much more seriously than now, languid ladies who lacked the mettle to face life's rough-and-tumble frequently took to their beds in order to avoid it. Among the family it was understood that the frail one was a victim of "vapors", in danger of a "decline", or suffering from spinal weakness. Attending physicians warned against the perils of night air, neighbors brought in pots of jelly and bowls of beef-tea, and the voices of the household were properly subdued. With the advent of a more vigorous era, however, these invalids disappeared, mainly because their audiences had already vanished.

Bed as a punishment had no rival, and was reserved chiefly for the small boy who had been caught red-handed, so to speak. The demands of justice in such circumstances were drastic, and usually brought results. Lying up there in the dark, without even the dog for company, and with delicious odors of supper percolating from the kitchen, the youthful sinner had ample incentive to repentance. That appetizing aroma—a combination of sizzling sausages, baked potatoes, pumpkin pie, and coffee—would make anybody determine to mend his ways and lead a better life.

In olden times in London bed was used as a breaker-up of plots and a deterrent to crime. The curfew was rung promptly at nine o'clock. After that silence settled over the city, lights were extinguished, shutters were closed and everybody went to bed. A plan more conducive to godliness and order could scarcely be imagined. But even a good thing may be overdone, and perhaps the curfew was largely responsible for the Puritan age which followed, when there was a surplus of saints, with all the discomforts which naturally attend such a situation.

As an institution bed seems to be here to stay. Sleeping may appear to be a great waste of time, a curtailer of merriment or a confession of boredom, but the moment always arrives when, after the gayest party or the most interesting entertainment, a tremendous yawn overtakes us, our eyelids grow heavy and we know the day is done. Automatically we wind the clock, draw the curtains, bank up the fire and lock the door. The pale moon casts a shaft of light across the stair, and the clock chimes the hour as we turn our steps to the hall.

And so to bed.

CANADA
Ross Huggins

Moments that live forever . . .

Three popular, haunting fragrances created from genuine precious oils and essences from pre-invasion France. A distinguished gift for Christmas and New Year — a subtle aid to personal charm for discriminating Canadian women.

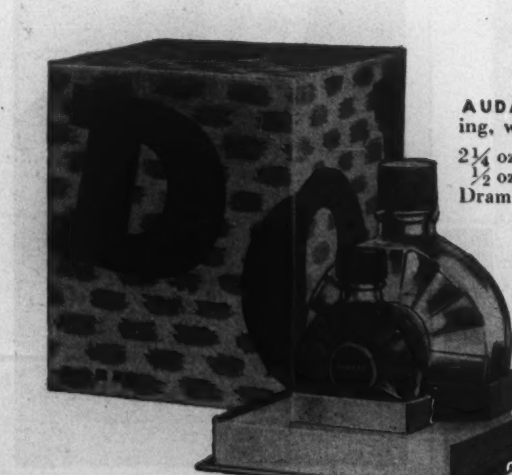
Be at your best, with DOREL
PERFUMES COLOGNES

AUDACE—Light, daring, whimsical.
2¼ oz. - - - $18.00
½ oz. - - - 6.00
Dram - - - 1.25

HORIZON—Sweet and clear as early morning.
2¼ oz. - - - $15.00
½ oz. - - - 5.00
Dram - - - 1.10

COMETE—Rich, warm, romantic.
2¼ oz. - - - $15.00
½ oz. - - - 5.00
Dram - - - 1.10

"TRIO" Assortment Box containing 1-dram bottle of each of the above Perfumes — $3.25
COMBINATION BOX (*as illustrated*) containing ½ oz. Perfume and 2¼ oz. Cologne, boxed separately for each of the above fragrances:
Audace—$6.75; Horizon—$5.75; Comete—$5.75
Also Colognes, in each fragrance, boxed separately in 2¼ oz. sizes: $1.50 each.



AT MOST GOOD STORES

ADA MACKENZIE
IMPORTS OF SPORTSWEAR
FROM
THE BRITISH ISLES
22 Bloor St. W., Toronto, 1 Adelaide St. W.

Ideal Beauty Salon
W. O. WIEGAND
Permanent Waving Beauty Culture
Hair Goods
58 BLOOR ST. WEST GOLD MEDALIST
Kingsdale 1293 DIPLOMIST

Oriental Cream
GOURAUD
gives a flower-like complexion for this important occasion. Will not disappoint.
White, Flesh, Rachel, Sun-Tan

MUSICAL EVENTS

Rubinstein's Old Style Program

BY HECTOR CHARLESWORTH

LISTENERS at Artur Rubinstein's piano recital in Eaton Auditorium last week might easily have imagined themselves back in the 19th century with Hans von Bulow, Anton Rubinstein or Eugene D'Albert at the keyboard. By accident or design the numbers were all what music lovers of the late Victorian era were brought up to admire; numbers making vast technical and tonal demands, composed by men of varied temperament for whom the pianoforte had been their natural vehicle of expression; Bach, as transformed by D'Albert; Mozart, Schumann, Brahms, Chopin and Liszt.

So far as pianism was concerned it was a period of virtuosity. Piano playing as a digital craft was brought as far as it possibly could be by Liszt, and the emotional appeal of the instrument deepened by another great pianist-composer, Chopin. The critical public demanded of the executant majesty of expression. The more intimate emotionalism of Paderewski, Pachmann and Joseffy which has so profoundly influenced musical appreciation in the present century was only beginning to take hold.

Artur Rubinstein is perhaps the only contemporary pianist who fully exemplifies the heroic style of half a century ago. Though he lacks the romantic personality of Paderewski and some others, there is in him, when in as good form as he was last week, a Titanic power that I am quite sure was never surpassed in any period,—a super-dynamic character quite indescribable. In his numerous recitals here he has not always risen to the same level,—though invariably he has been amazing. Last week, he sometimes left one bewildered as to where the volume and variety of sound was coming from; stupendous super-tone in great octave passages, tender singing-tone produced by the pedals; and bird-like abandon in runs and trills. I have never heard a more complete demonstration of what a good instrument, put to the test, may compass in the way of expression.

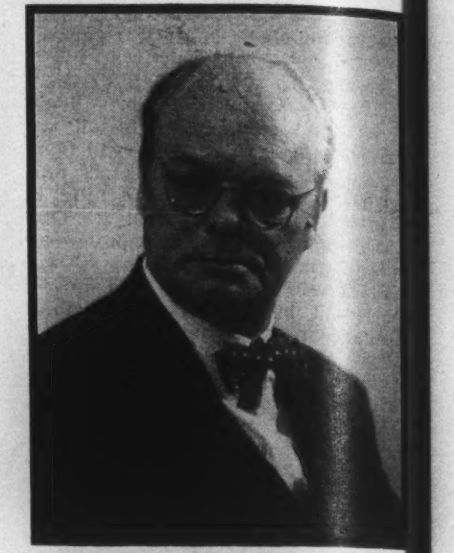
Some of the numbers required virtuosity of this order, to make them palatable. An instance was D'Albert's arrangement of the Bach Chromatic Fantasie and Fugue, with a refrain almost as steady and insistent as in Ravel's "Bolero". It might very well have become unendurable; but Rubinstein by the quenchless but controlled energy of his fingering, made it live by subtle alterations in color, the same device Ravel employs.

Chopin and Liszt are natural nourishment for a man of Rubinstein's resources and temperament; but never on the many occasions that I have heard him play has he rendered the former with so much audacity and passion. Chopin in his aspect of fiery patriot was present in renderings of the Ballade in A flat and the Scherzo in C sharp minor, and the combination of immense power with beauty of tonal contrast was enthrallingly dramatic. Liszt's "Mephisto Valse" became one of the greatest of all show pieces from the moment in which the fiend, with a glissando like a flash of lightning, seized the instrument from the rude rustic fiddler and proceeded to enchant a country wedding party. (That is the story of the work). Magic and intensity inflamed the entire rendering.

Harpsichord Music

ONE of the pleasant surprises of the local musical season so far has been the support given to afternoon chamber concerts. A series in progress at the Toronto Conservatory of Music is wide in scope and last week music suitable for the harpsichord predominated. It is unusual to see seats at a premium at events of this order, but the same enthusiasm prevailed as at Mr. Mazzoleni's concert with small orchestra a fortnight previously.

The harpsichordist, Greta Kraus, is better known over radio than on the platform, but the harpsichord is an instrument which requires the intimate contact of a small auditorium to be really appreciated. The lustrous quality of her tone, the speed and grace of her execution, and the tenderness of her phrasing, stamp her as a musician of quality. To make an instrument on which a cantilena is impossible, sing as she did, is indeed an enchanting feat. Two works by the Bach family were featured; one was the Chromatic Fantasie and Fugue, by the individual everybody means when he says "Bach"; the other C. P. Emmanuel Bach's elegant Sonata in G minor for 'cello and harpsichord. In the latter Miss Kraus had the co-operation of Joyce Sands, an accomplished executant, who produces a very noble tone. But what interested me even more was a demonstration of the instrument in combination with the voice, as when Miss Kraus accompanied George Lambert in Tudor lyrics and old Italian songs. Mr. Lambert's methods of interpretation are always discerning and tasteful, and in the Italian numbers especially the harpsichord proved a more satisfying basis than a pianoforte would have been. They were dainty things by Rosa, Scarlatti, Cavalli and Monteverdi, and the speed and lustre with which Miss Kraus played the accompaniments gave weight to each number.



Richard Tattersall is celebrating his fiftieth year as an organist. He began his career in Glasgow and came to Toronto in 1908. He is now organist of St. Paul's, Avenue Road, Toronto.

Beauna Somerville, violinist, who will be heard in recital at Conservatory Music Hall, Toronto, Dec. 4.

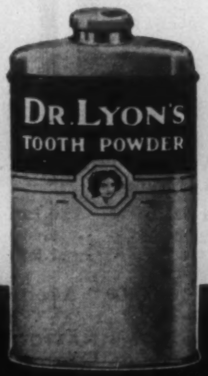
Wake-up your smile's BRIGHTNESS

BY CLEANING YOUR TEETH WITH POWDER . . . Dr. LYON'S on a moist brush!

Except for thorough, periodic cleaning by a dentist, nothing can safely brighten teeth more effectively than daily use of two simple cleansers—*powder* and *water*. And the better the powder, the more complete and helpful that care is!

So try this method, the Dr. Lyon's way to wake-up your smile's brightness. Use Dr. Lyon's Tooth Powder regularly on a moist brush. It contains nothing to injure tooth enamel. No acid. No pumice. Developed by a distinguished practicing dentist, it is all powder—all cleanser; that's why it brightens teeth right from the first brushing . . . keeps them more lustrous as long as you use it. Feel how it refreshes your mouth, too!

Ask for Dr. Lyon's now—no empty tube needed. It's *Canada's leading tooth powder*—for its economy, for its effectiveness. Matched for price, Dr. Lyon's Tooth Powder outlasts tooth paste two-to-one.



For brighter, cleaner teeth . . .

DR. LYON'S

TOOTH POWDER . . on a moist brush

"PICTURES FOR YOUR HOME"

SALE and EXHIBIT

PAINTINGS

BY FAMOUS CANADIAN ARTISTS

In this sale are included original works from various estates by such recognized Canadian artists as:

Paul Peel
O. R. Jacobi
Henri Masson
F. A. Verner
Robert Holmes
Maurice Cullen
Homer Watson
Blair Bruce
J. W. Beatty
Tom Thomson
Lawren Harris
Frank Hennessey
Berthe DesClayes
J. E. H. MacDonald
Fred Brigden
A. Y. Jackson
Winchell Price
Paraskeva Clark
George Thomson
Manly MacDonald
McGillivray Knowles

Nowhere else can you see so many original paintings by Canada's outstanding artists.

Other Small Paintings as low as $20

CHRISTMAS GIFTS TO TREASURE.

Galleries open 9 a.m. to 9 p.m.

LAING FINE ART GALLERIES

60 BLOOR ST. E. *KI. 7762* JUST EAST OF YONGE

EST. 1932

DANCING
10$\underline{30}$ P.M. to 1$\underline{30}$ A.M.
SATURDAYS 9$\underline{30}$ to 12 P.M.
COVER CHARGE
$1.00 PER PERSON
MONDAY TO THURSDAY EVGS
FRIDAY AND SATURDAY EVGS
$1.50 PER PERSON
NORMAN HARRIS AND HIS ORCHESTRA
D'ANGELO and VANYA
Sensational Dancers, direct from The Copacabana, New York City
King Edward HOTEL
P. KIRBY HUNT, MANAGER
One of CANADA'S ROYAL FAMILY OF HOTELS
DIRECTION:

THE FILM PARADE

Miss A. Explains a Film

BY MARY LOWREY ROSS

"YOU see Robert Benchley had this strange dream," said Miss A., who had just been to see "Flesh and Fantasy," "and this man in the story gives him this book to read to show there really is something in dreams."

"How many lumps?" asked the waitress.

"Three for luck," Miss A. said gaily and dropped two in her handbag. "Now let's see, where was I? Oh yes. Betty Field is an ugly girl who wants this man to fall in love with her—"

"You mean the man who gave Robert Benchley the book?" I asked and Miss A. said, "No, no, the man in the story. So she puts on a mask and when this man falls in love with her and unmasks her at midnight she finds her face has turned beautiful under the mask."

I considered. "It might have been a clay pack treated with astringents," I said.

Miss A. stiffened, "Of course if you don't believe in the supernatural—" she began. Then she paused suddenly, seized the salt shaker and tossed a pinch of salt over her left shoulder. "Cross-eyed man just came in," she explained.

In a moment she resumed, "Then Edward G. Robinson comes into it. He's a rich lawyer in love with this beautiful girl—"

"You mean with Betty Field?" I asked.

Miss A. shook her head, "No, not Betty Field. Anna Lee. Anyway it doesn't matter. The important thing is he went to a palm-reader and the palm-reader told him he was about to commit a murder. So after thinking it over he decides to murder Dame May Whitty."

"What for?" I asked.

"Because it was written in his palm," Miss A. said impatiently, "Don't you believe in palmistry?"

I shook my head. "Not since a palm-reader told me I died at the age of sixteen in a boating accident."

Miss A. looked grave. "That's serious," she said.

"It might have been," I said, "But I guess I'm pretty safe now. Did he murder Dame Whitty?"

Miss A. shook her head. "She died before he got round to her. Then he decided to murder C. Aubrey Smith."

"Quite a grim little reaper wasn't he?" I said "Who *did* he murder?"

"You'd never guess," Miss A. said.

I thought it over. "Robert Benchley?" I asked.

"Oh you're hopeless!" Miss A. said angrily, "How could he murder Robert Benchley when Robert Benchley was the one who was reading about the murder?"

"Well it's an angle that's never been used, making the reader the victim," I said, "and anyway I don't think much of the motivation. If you ask me Edward G. Robinson should have had his head read instead of his palm."

Miss A. was so offended at this that I had to beg her to go on. "But try to listen carefully," she said, "because this is the exciting part. Just after the murder Charles Boyer falls asleep and dreams that he is falling off a tight-rope at the feet of this beautiful girl who is wearing a pair of stunning harp-shaped ear-clips."

The whole thing was getting more and more unreal and I was beginning to feel like one of the characters in Robert Benchley's dream. "You mean Anna Lee?" I asked.

"No it wasn't Anna Lee," Miss A. said impatiently.

"Then it must have been Betty Field," I said.

"No of course not Betty Field,' said Miss A. "It was Barbara Stanwyck."

"But how does Barbara Stanwyck get into it?" I asked hopelessly.

"Why it's perfectly simple," Miss A. said, "Barbara Stanwyck is the girl in this dream in the third story of the book that the man in the picture hands to Robert Benchley."

I got up. "I think maybe I'd better go and see 'Flesh and Fantasy' for myself," I said.

Miss A. picked up her check and opened her purse. Then she gave a vexed laugh. "Would you believe it, I came away without anything but my lucky piece? I knew something like this was bound to happen this morning when I put my slip on backwards."

I found "Flesh and Fantasy" a good deal less baffling in construction than Miss A.'s account had led me to believe. The picture has three self-contained plots with little in common except Robert Benchley and an infusion of the supernatural. The supernatural itself isn't intended to shake either the believers or the disbelievers. It's just meant to entertain everybody and it does it on the whole very nicely.

"BEHIND the Rising Sun" has been painstakingly put together to make us even madder at the Japanese than we were to begin with. I'm not sure that it will succeed along the lines it has taken except with the very, very credulous. The Japanese may be an incredible people but their incredibility here has the strong native flavor of Hollywood. Tom Neal, Margo and J. Carrol Naish have been given Asiatic make-up but with the exception of Margo, could scarcely look less Japanese.

Theatre

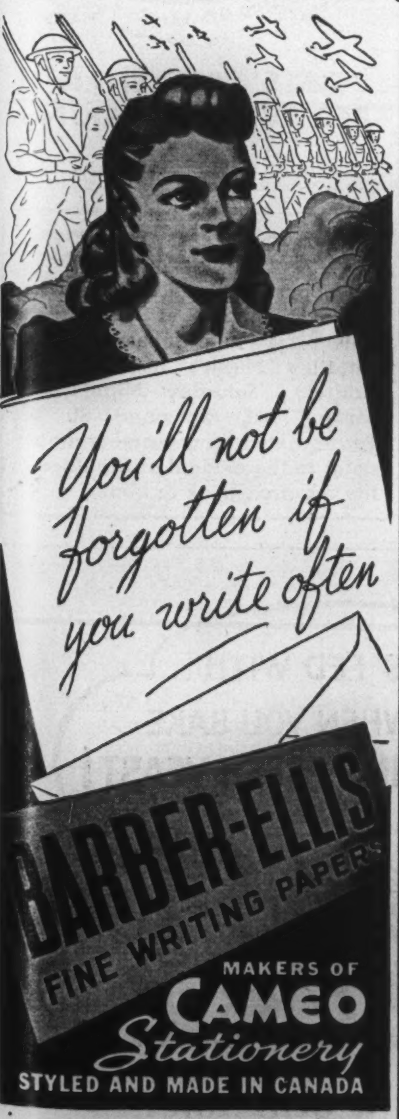
Eternal Student

BY LUCY VAN GOGH

"THE STUDENT PRINCE" will be twenty years old early next year. Its popularity is undiminished. It is tuneful, sentimental and escapist, and it lends itself to a certain not too expensive magnificence of *decor*. An entirely competent organization with Everett Marshall as the Tutor is presenting it at the Royal Alexandra this week to the customary capacity houses. Many of the audience, like the lady who accompanied us to it on Monday, have seen it four or five times. In such circumstances there is not much to be said about it. The male chorus is excellent.

Sigmund Romberg, who was born in Hungary and educated at Bucharest and is therefore one of those Central Europeans from whom the Canadian Corps Association desires to protect us on the ground that they are not assimilable and have no understanding of British ideals, was able to find a place for himself in the United States in the early years of this century, and proceeded immediately to the composition of a vast number of tuneful scores beginning with "The Midnight Girl" in 1913. On the whole it seems likely that both American and Canadian musical life would have been the poorer if he had been excluded or deported on account of his Central European origin.

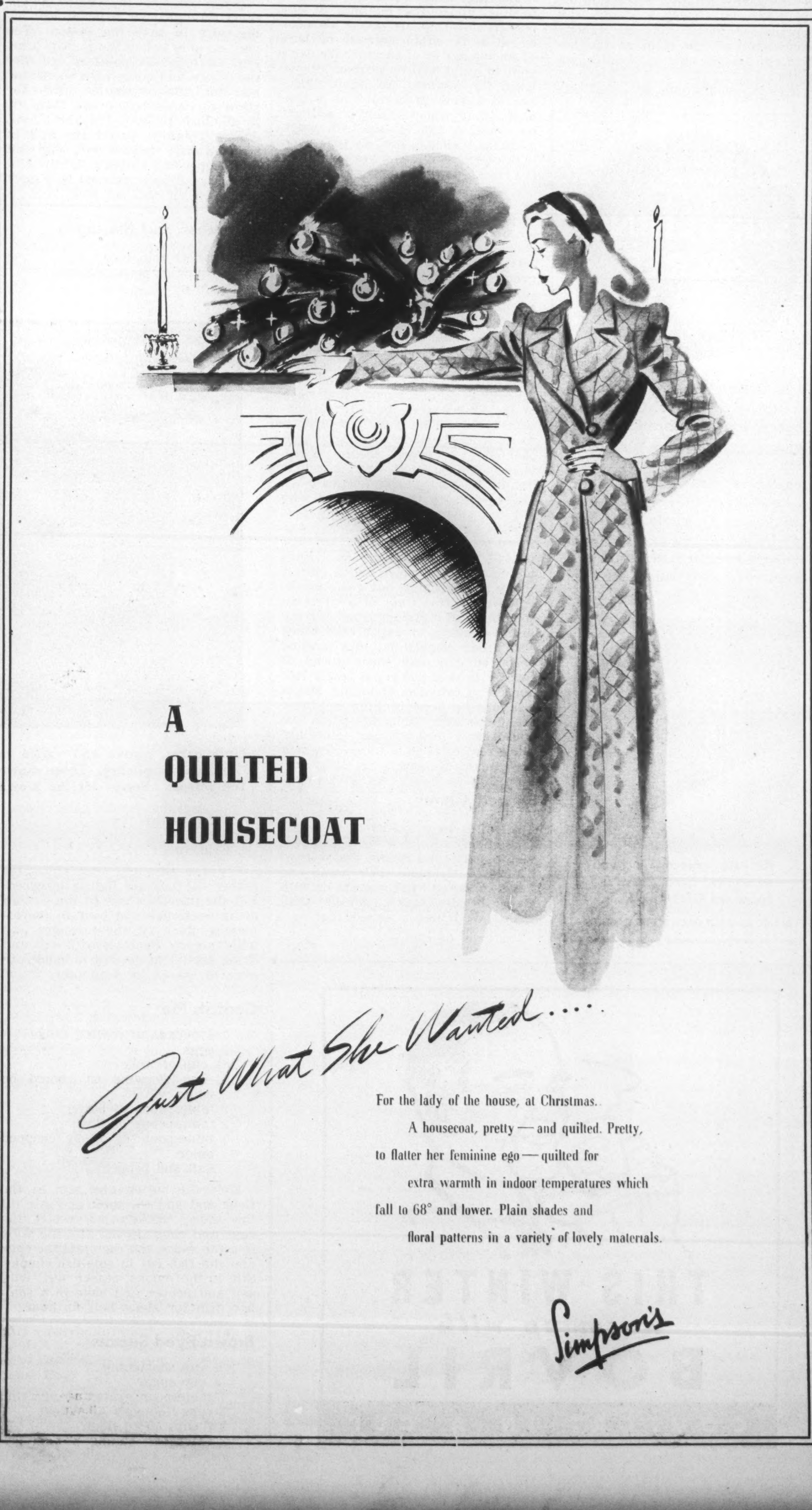
After a week of Dante (the magician, not the epic poet) the Royal Alex. will return to dramatics with "3 Is a Family".



You'll not be forgotten if you write often
BARBER-ELLIS
FINE WRITING PAPERS
MAKERS OF
CAMEO
Stationery
STYLED AND MADE IN CANADA

Toronto Conservatory of Music
CHAMBER MUSIC CONCERTS
SECOND CONCERT
WEDNESDAY, DECEMBER 8th
FIVE TO SIX O'CLOCK

CONSERVATORY STRING QUARTET
ELIE SPIVAK CECIL FIGELSKI
HAROLD SUMBERG JOYCE SANDS
Assisted by
REGINALD GODDEN, piano
ROBERT ROGERS, clarinet
in works by
MOZART, STRAVINSKY, JONGEN
TICKETS, $1.00



A
QUILTED
HOUSECOAT

Just What She Wanted....

For the lady of the house, at Christmas.
A housecoat, pretty — and quilted. Pretty,
to flatter her feminine ego — quilted for
extra warmth in indoor temperatures which
fall to 68° and lower. Plain shades and
floral patterns in a variety of lovely materials.

Simpson's

CONCERNING FOOD

Needed --- A Nation of Good Cooks

BY JANET MARCH

A GOOD many people who are interested in education in the public schools of Canada are at present studying the Report of the Survey Committee conducted by the Canada and Newfoundland Education Association at the request of Dr. James of the Advisory Committee on Reconstruction. When you first roll up your mental sleeves and tackle the reading of such a report you expect to be launched immediately into the complications of curricula and the difficulties of equalizing rural and urban education. The eighty odd pages of the report cover these subjects most excellently and amazingly briefly and pointedly, but before you get into any detailed discussion of administration problems and the benefits of visual aids in modern education you run right at the beginning smack into a chapter on health.

It's no good doing a lot of improvement to our schools unless we have healthy children to be educated in them, and amongst the recommendations connected with health are these two—"That school lunches be provided to correct diet deficiencies" and "That nutrition be integrated with the general health programme of the school."

The fact is we can't leave proper feeding up to the mothers of our country for they are doing too poor a job at it, either because of lack of knowledge or of income. We can't wait to build healthy citizens till we teach the mothers, for adult education is a slow process, so it is proposed that school children will get one meal a day loaded with extra vitamins, calcium, etc., so that even if the other two meals are no shucks the children will benefit greatly.

Further on in a discussion of curricula the report attempts to remedy the present lack of knowledge of mothers and home-makers. "The choice, preparation and manner of serving of food should be learned by every girl from experts who have studied the science and art of balanced diets and other food requirements."

This sort of reading makes one feel that the world really will improve. I never even learned how to boil water at school except in Physics over a Bunsen burner, and some of the time I spent on Latin declensions and learning how the telephone works could well have been put on cooking. I never decline Latin words now and if the telephone breaks I go next door and call Mr. Bell's emissary to fix it. Just why did the educationalists of my generation imagine that Latin and Physics were essential to my life when I couldn't bake a cake? Let's build a brave new world where every girl can turn out good meals.

Meals at this time of year seem something of a problem too. We are just beginning to get pretty bored with root vegetables, but around here you can only snare a can of corn or peas if you are a really fine hunter. Christmas shopping leaves less time for home cooking and there are quite often moments when the housekeeper feels harried. Here are a few recipes to do in the oven which don't take too long.

Stewed Clams

All of us have looked at the plentiful supply of clams on the shelves where pork and beans and corned beef used to make their home and have wondered what you can do with clams besides make chowder with them. Well here is something:

2 cans of clams
4 large potatoes
4 slices of bacon
2 large onions sliced
2 cups of milk
2 tablespoons of butter
Nutmeg
Salt and pepper

If the clams are the whole kind put them through your meat mincer being sure to save the liquor. You may be able to buy the minced kind. Peel and cube the potatoes and slice the onions and cover with water and boil for fifteen minutes. Fry the slices of bacon and break them up in smallish pieces. Put the clams, onions, potatoes, bacon and milk in an oven dish. Season well with salt and pepper and sprinkle lightly with nutmeg and cook covered in a medium oven for half an hour.

Tomatoes and Sausages

1 can of tomatoes
1 pound of pork sausages
1 onion
1 cup of raw rice
Salt
Dried mint

Fry the sausages and onion together till they are lightly browned. Put the uncooked rice in the bottom of an oven dish and pour in the tomatoes, then put the sausages and onion on top. Sprinkle with salt and dried mint and cook in a moderate oven for about forty minutes.

Codfish Pie

1½ pounds of codfish fillets
2 eggs
¾ cup of milk
½ cup of wine (it should be white wine)
2 tablespoons of butter
2 tablespoons of flour
1 tablespoon of finely chopped onion
Salt and pepper

Melt the butter and stir in the flour and add the milk and stir till the sauce thickens. Hardboil the eggs and chop them. Stir the wine into the sauce and then add the eggs and the fish cut in smallish chunks. Stir in the onions, season well with salt and pepper and bake in a shallow dish for about half an hour.

Brown Eyed Susans

¾ cup shortening
¾ cup sugar
1 tablespoon grated orange rind
3 cups Kellogg's All-Wheat
2¼ cups sifted flour
3 teaspoons baking powder
½ teaspoon salt
½ cup milk

Blend shortening and sugar together thoroughly; add orange rind. Crush cereal into fine crumbs. Sift flour, baking powder and salt together; mix with crumbs. Stir into shortening mixture alternately with milk; mix well and chill. Roll dough thin on floured board. Cut half with floured 2½-inch cookie cutter and half with 2¾-inch floured doughnut cutter. But first have ready

The Filling

1½ cups seeded raisins
¼ cup sugar
1/3 cup water
1 tablespoon lemon juice

Grind raisins. Cook raisins, sugar, water and lemon juice over low heat until thick. Cool. Put teaspoon filling on plain rounds, top those with hole in centre, press edges together with tines of fork. Bake on lightly greased cookie sheet in moderately hot oven (425) 12 to 15 minutes. This will yield about 2½ dozen 3-inch cookies.

Little cakes, festive and varied in flavor, add their holiday note to Christmas hospitality. Those shown above are made from various breakfast cereals. Recipe for the Brown-Eyed Susans appears on this page.

BOOK SERVICE

All books mentioned in this issue, if not available at your bookseller's, may be purchased through Saturday Night's Book Service. Address "Saturday Night Book Service", 73 Richmond St. W., Toronto, enclosing postal or money order to the amount of the price of the required book or books.

TEA-STRETCHING SECRET NO. 1...

ALWAYS use the choice, YOUNG tea leaves. Ounce for ounce, you get more fragrance, more flavor... indeed, you might say more "tea". Champion "tea-stretchers" know it's not "how much" but "how good" that makes tea genuinely satisfying. To be sure of getting the choice, YOUNG leaves, always ask... *by name*... for Tender Leaf Tea!

TENDER LEAF TEA
TENDER LEAF TEA
Superior Quality

At your grocer's in two convenient sizes... also in improved FILTER tea balls.

BLENDED AND PACKED IN CANADA

THIS WINTER
warm up with
BOVRIL
43-12
COMFORT IN A CUP

DEPENDABLE FOR 3 GENERATIONS

MAGIC BAKING POWDER
MAKES THE WHITEST, LIGHTEST
1 LB. NET
MAGIC BAKING POWDER
CONTAINS NO ALUM

MADE IN CANADA

COSTS LESS THAN 1¢ PER AVERAGE BAKING

YOUR FAMILY'S FED WITH BETTER BREAD WHEN YOU BAKE WITH FLEISCHMANN'S FRESH YEAST!

—THAT'S WHAT 4 GENERATIONS of Canadian Homemakers say!

●For over 70 years Fleischmann's fresh Yeast has been a *favorite* with Canadian housewives because it can always be counted on to give bread that's "just right"—even-textured, light, delicious-tasting! So don't take chances. Don't risk bread that's doughy and indigestible. If *you* bake at home use *dependable* Fleischmann's fresh Yeast and shine on baking day! At your grocer's!

GET MORE VITAMINS — MORE PEP! Eat 2 cakes of FLEISCHMANN'S *fresh* Yeast every day. This yeast is an excellent natural source of the B Complex group of vitamins!

MADE IN CANADA

CONCERNING FOOD

In Praise of the Sweet Potato

BY KATHERINE GIBSON

THIS is the time of the year when there are sweet potatoes to bake, to boil, to candy. And if their delightful mealiness of texture and sweetness on the tongue is not enough to commend them, underneath their yellow-brown surface is a wealth of food value. A medium-sized one, baked, supplies 83 per cent of the daily vitamin A requirement, besides iron, vitamin, calcium—and food energy.

Served often in the time-worn styles, sweet potatoes become tiresome. But try the sweet potato this way. Top it with a pungent lemon sauce thick as honey and accompany it with a buttered green, like broccoli, for a luncheon treat.

Showers of War Savings Stamps, white frosted leaves, poinsettias and bands of crimson satin ribbon, form the centerpiece of this festive Christmas table. A fir tree candle and a Christmas cracker, each with a stamp attached, mark each plate. China is Wedgwood's "Napoleon Ivy."

This is how we make the mouth-watering dish we call

Sweet Potato Pone

3 cups hot mashed sweet potatoes
1 cup hot milk
Salt to taste
1 tablespoon melted butter
2 eggs, beaten slightly

Combine sweet potatoes with hot milk and whip until light and fluffy. Add remaining ingredients and mix well. Shape into two mounds on ovenware platter. Bake in hot oven (400° F.) 15 minutes. Yield: 4 servings. Serve with

Lemon Syrup

1 cup water
¾ cup sugar
1 lemon, thinly sliced

Combine all ingredients in saucepan. Boil until consistency of honey. Pour hot over potato pone. These ladyfingers are small croquettes crisp with a coating of cornflakes.

Sweet Potato Ladyfingers

2 cups mashed sweet potatoes
½ cup finely minced onion
¼ cup finely minced celery
1 tablespoon milk
1 tablespoon melted butter
Salt and pepper
Crushed cornflakes
1 egg, beaten
3 tablespoons drippings

Combine potato, onion, celery, milk, butter and seasonings. Mix until well blended. Form into croquettes about the size of a ladyfinger. Roll in cornflakes, dip in egg and roll in cornflakes again. Sauté slowly in hot drippings in a skillet until browned on all sides and well heated through. Yield: 4 servings or 8 croquettes.

The sweet of the marmalade and the bitter of the orange peel in the following recipe are delightful flavor foils for the blandness of the sweet potato.

Luxurious Sweet Potatoes

5 medium-sized sweet potatoes, boiled
4 tablespoons marmalade

Peel potatoes and slice about ¼-inch thick. Spread each slice with a bit of marmalade and place in layers in a greased casserole dish. Bake in a very slow oven (250° F.) 45 minutes or until top layer is browned. Approximate yield: 6 servings.

In a hurry? Then try this way of "quick frying" sweet potatoes.

Fried Sweet Potatoes

3 medium sweet potatoes
3 tablespoons drippings

Wash uncooked sweet potatoes well, cutting out any damaged spots, but do not pare. Slice ¼-inch thick. Sauté in hot fat in skillet, for 10-12 minutes or until golden brown on each side, and tender. Approximate yield: 4 servings.

Light and different in flavor, these yeast-raised muffins are delicious for a luncheon.

Sweet Potato Muffins

2 cups cooked, mashed sweet potatoes, cold
2 tablespoons sugar
1 teaspoon salt
1/3 cup shortening
1 egg, beaten
1 yeast cake
½ cup warm water
3½ cups sifted flour (approximate)

Mix sweet potato with sugar, salt, shortening and egg. Dissolve yeast cake in water and add. Gradually stir in the flour until the dough is stiff enough to knead. Turn onto a lightly floured board and knead until smooth and satiny, working in more flour if required. Put into a greased bowl, grease top of dough lightly, cover and let rise until doubled in bulk. Punch down. Drop by spoonfuls into greased muffin tins. Brush tops with melted shortening, cover and let rise until double in bulk. Bake in a moderately hot oven (375° F.) 20 minutes or until done. Yield: 2 dozen muffins.

Yam and Ham Biscuits

½ cup sifted flour
1 teaspoon baking powder
⅛ teaspoon salt
1 cup cold, mashed yams or sweet potatoes
1 tablespoon sugar
1 tablespoon melted shortening
¼ cup light cream or top milk
¾ cup finely chopped cooked ham

Mix and sift flour, baking powder and salt. Beat together yams, sugar, shortening and cream. Add ham. Add flour, mixing well. Chill in refrigerator. Turn out onto a lightly floured board. Pat out to ½-inch thickness. Cut in rounds and place on a greased baking sheet. Bake in a moderately hot oven 400° F.) 20 minutes or until lightly browned. Approximate yield: 12 biscuits.

Six Ways to make your Coffee Go Further

1 Buy coffee for flavor . . . super-rich Chase & Sanborn Coffee!
2 Always keep coffee in an air-tight container.
3 Measure coffee and water accurately.
4 Keep coffee-pot scoured clean.
5 Make no more than exact amount you will use.
6 Serve coffee soon after it's made.

THESE days—it's doubly important to buy coffee for flavor. In Chase & Sanborn Coffee, you get the choice coffees of the world. Compare it for flavor—ounce for ounce, spoonful for spoonful. Buy Chase & Sanborn Coffee—quality coffee goes further.

CHASE & SANBORN COFFEE

AYLMER
SPINACH

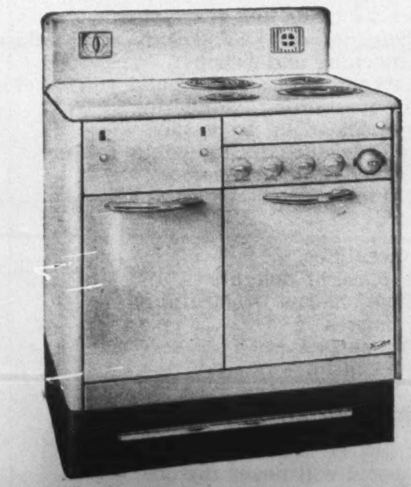
AYLMER BABY FOODS

CANADIAN CANNERS LIMITED

TIME CHANGES Findlay RANGES but not Findlay dependability

However amazing the "shape of things to come", good cooks will continue to want the beauty, convenience and — above all — the *dependability* of a Findlay Range.

New devices and new materials will undoubtedly be built into your Findlay Range of tomorrow; but only when they have passed Findlay standards of *practical dependability* — standards set up in over 82 years leadership in stove making.



IF YOU NEED A NEW RANGE:
Findlay de luxe models like the one shown along side have been discontinued for the duration in compliance with the Government's metals conservation program. We are, however, authorized to make a limited number of "Wartime Models" — good, serviceable stoves, fully up to Findlay standards of quality. If your present stove is beyond repair, see the nearest Findlay dealer who will show you the models available.

FINDLAYS LIMITED
Carleton Place - - Ontario

COAL AND WOOD RANGES • GAS AND ELECTRIC RANGES • WARM AIR FURNACES • HEATERS

THE OTHER PAGE

The Word's the Thing

BY FLORENCE U. TUTTLE

"I CAN'T abide that man's work," I was saying to my little English book-seller, of some current "genius". I was stopped by his look of astonishment.

"That word 'abide'," he said; "how do you happen to use it? I haven't heard it since I left the Old Country some thirty years ago."

I thought quickly. "I was brought up on that word. One of my grandmothers was a Virginian and she used 'abide' in the sense 'cannot endure', constantly."

We discussed at some length the strange manner in which the Americans have kept alive the original meanings of words brought over in some pilgrim's pack, so often lost to English usage.

Later I recalled that Albert Payson Terhune tells of an old lady born in 1810 who in 1893 met him and talked to him in the stylish lingo of the early nineteenth century. At the age of sixteen she became stone-deaf and heard imperfectly through a speaking trumpet, which hardly gave her the nuances of modern pronunciation or the advent of new words with new meanings and implications. She had been unusually well-educated, even spending a year in France as a finishing off to her schooling.

Her greeting to him was typical (he wrote it down phonetically): "'Tis a plaisure to see you, dear lad, on this inclement afternoon. Take yonder cosy cheer while I ring for a dish of tay. Why, if you aint' shaven off your baird! You look monstrous well-favored without it. I protest I abhor a baird. But let that pass . . . I am obleeged to you for coming to see me."

This was truly elegant speech in 1826, words, pronunciation and all. The authorities for such words and their soundings are beyond criticism. Jane Austen and Maria Edgeworth would back up the general conversational trend, Pope and Tom Moore and Sheridan the pronunciation.

Embalmed in the minds and habits of families who emigrated in the eighteenth century from England to the U.S., and whose descendents have lived the lives of recluses in secluded settlements in New York State and the Virginias, are these phrases and these pronunciations still to be found: "Housen" as plural for home, and "hosen" for hose—pure Elizabethan—together with songs that were sung in 1500 in the Old Country. As our French-Canadian uses classical French of that period in many a phrase and turn of words, so do these preservers of a lost speech use the English of a forgotten era.

Back home I put my nose into that fascinating compilation of words, amusing, strange and beautiful, entitled "A Word in Your Ear" by Ivor Brown. The author has a scholarly passion for words and it is no wonder that he has made the collection of rare and interesting specimens his hobby.

After all, words as vehicles of thought and feeling are more vital to our lives than many of us realize. But picturesque and exciting words are soon done to death, killed by kindness. Bitterly opposed to the cumbrous and verbose word or phrase, Ivor Brown is interested in bringing back to circulation many archaisms and even obsolete terms which because of their innate color and dash are still needed. His taste is catholic: he includes American, Scottish, dialect words as well as modern slang. Again and again he goes back to Shakespeare, who made dim words shine and whose genius lay in giving a collection of quite ordinary syllables a new meaning and magic. (Surely this point is proved by that line of a Shakesperian sonnet: "Bare ruin'd choire where late the sweet birds sang," which was once called by some scholar (other than Mr. Brown) the most beautiful in the English language.

Shakespeare often used (thereby enriching the language) nouns for

Unfriendly Town

BY J. E. MIDDLETON

YESTERDAY I went down town, one person in a multitude of strangers. Daily I have done the same for a procession of years, never seeing in street-car or street one familiar face. Yet I know regiments of people, young and old; pleasant old ladies, ruddy and white-haired old men, manful soldiers in all the services, eminent citizens and political personages, artists and musicians, plumbers' journeymen, pretty young book-keepers and stenographers, milkmen and advertising men, parsons and bricklayers. But I meet not one of them in the stores or on the sidewalks.

Yesterday was the exception proving the rule. First of all George Lambert stood beside me in the car and we conversed for two miles on harpsichords and clavichords, on Scarlatti and Dr. Arne, on the poor translations into English of Italian and German songs, on the difficulties of a baritone trying to do a speedy Mozark aria in crippled English. A most entertaining journey especially as George and I were in perpetual agreement. An uplifting occasion, edifying for both of us!

Into a swank jewellery shop I walked intent on seeing some Christmas goods I mean to buy—when I can afford it. And there was Mrs. Payne. I used to see her in church at least once a week; sometimes oftener. A blithe lady, who used to have two pretty children. She has 'em yet, but the girl is married and has children of her own, and the boy is an air-force pilot on his last leave. So a bushel of talk was poured out on the marble floor of the shop—and neither of us bought anything. We were too busy.

Then into one of the Big Stores. By gosh, there was Bruce, in air-force uniform with a corporal's stripes on his arm! Years have passed since I knew him as a gangling adolescent as lazy as sin, dodging all responsibility and refusing to sit up straight anywhere. But a cheerful kid of infinite jest. Bruce a corporal, maintaining discipline! Could there be a livelier jest than this? "I'm at Trenton," he said, with a slow grin. "Do you know the hostess down there? She says she's your niece." And so she is. So; more talk, and no business done.

Farther along in the Store a man raised his hat and smiled as he was racing by. I used to know him rather well, but my "Hey, come back here!" was too late. Probably I'll never see him again. Then at the Store's big restaurant was Sam.

"Holy cats!" said Sam. My rejoinder stuck in my throat. For it's years and years since we met. The last time was before the war when he was going to Europe twice a year on buying trips and came back warning everybody that this crazy nut Hitler meant business. Now he had with him the young wife of his son who is flying a bomber somewhere or other.

"What?" I said, "That kid?" And the wife looked at me with ill-concealed anger. But Sam said, "Yep. Funny, ain't it?" And more talk bubbled out of both of us, for I knew Sam when he was eighteen or so, laboring in a dry-goods store of a small town at $7 a week.

For once the lonely city was a friendly place. Why don't I dig up all these old friends and talk decently to them in their homes? Because this town sprawls over thirty-five square miles. Because they as well as I have too many engagements and probably couldn't find a free evening. Because home looks good after a day's labor. But we *do* meet them down-town; once in a blue moon.

Escape: a Music-Poem

I WILL build you a refuge safe from the world:
Safe from its cries and tumults, from its pains and tears,
From its incessant seeking and striving, its disappointments and failures,
Safe from its cruel jars and thrusts, its mocking and disbelief,
From its empty babble, its deceptions, its ugliness. I will build you a refuge
Safe from the mind's unending toil; its questioning, wondering,
Its ceaseless groping and plodding, its endeavoring to be gay,
Its considering, rejecting, admonishing, advising; its unending concern
With the day-after-day problems, trivalities, immensities;
Safe from all the labor and burden of thinking,
And the hard outlines of Thought.

I will build you a place of dreams, of unrealities,
A place of loveliness, a place of rest, a place of delight,
A place unknown to reason and the dark shadow of Meaning,
A place of music and sound, a place of images,
A place of moving colors and of fleeting shapes
Intangible, evanescent, rhythmic and beautiful;
A place of soft odors and scents, keen airs,
A place of bright vistas, sudden, tingling with glory.

There discontent will end. Safe you will be forever
From fret and annoyance. There the world will never intrude;
It cannot, nor can Thought. Beyond all their power
Is this place I will build you, a refuge safe from the world—
See, I have built it. Enter in, and dream.

ALAN HILL MONK

BARBARA GOULD Home Beauty Aids

TREAT *Yourself to Beauty*

With the minimum of Barbara Gould beauty aids . . . plus a handful of minutes each day . . . you can achieve a finished picture of smooth exquisite grooming. The Barbara Gould *Simplified* complexion care saves precious minutes . . . serves you well in your busy days.

Barbara Gould

TREATMENT LINE OF

BEAUTY AIDS

...and then he *Smiled*

IPANA and MASSAGE can do so much for *your* smile

A radiant smile turns heads, wins hearts. And for that kind of a smile you must have bright sparkling teeth and firm healthy gums.

That's the kind of smile Ipana brings—for Ipana not only keeps teeth brilliant but, with massage, it gives your gums the health and firmness they need.

Directly you see even a trace of "pink" on your tooth brush, take warning—see your dentist. It may mean nothing more than gums grown flabby and sensitive because of work denied them by today's soft creamy foods. Let your dentist decide.

But don't wait for "pink tooth brush". Let Ipana and massage help keep your teeth brighter, your gums firmer, your smile more sparkling and attractive.

Never Ignore
"Pink Tooth Brush"

For firmer gums, brighter teeth, use

IPANA AND MASSAGE

verbs. (As does Walter Winchell if you can bear the shocking comparison.) The bard gives us "to spaniel" meaning to follow in flattering fawning fashion, in the description of Antony's officer, who "spaniels him at heels".

A. E. Housman (according to Ivor Brown) tells how certain words or phrases gave him such a shiver of ecstasy that he dare not utter them while shaving. Few of us are so susceptible, but Brown thinks that the common but beautiful word "bereave" might be one of these. He has a delicious paragraph or two on the meaning of bumbaste (or bombast). This bumbaste was cotton stuff used for stuffing garments, and the heavily quilted Tudor folk were bombastic indeed. He notes another meaning of bumbaste was: "to beat the posteriors."

"Fascinate" used to imply an accusation of witchcraft, a "stake and faggot" matter, and so that word at least has risen in value. "Fruition", a delightful word has fallen into the hackneyed misuse of "fruit and maturity". Ivor Brown tells us that the real meaning of the word is enjoyment. Poets have always loved the beautiful words "madrigal" and "rubious" and "saraband" for they "throw color on the page and music in the air."

"Nimble" was used as a verb by John Clare; "to nimble about" is very nice. "Ploy," a North-country word for hobby, occupation, or adventure, has a good sound. Words are my ploy too, Mr. Brown. As one wanders with delight through this collection one is indeed tempted to introduce these delicate interpreters to a modern audience. But, I ask myself, would it not result in a style that today would seem as stilted and unnatural as the old lady's quoted above? For some scholar with exalted reputation to embellish his speech with these exotic and pleasure-giving words, or for some poet to use them, seems right, but for the common run of mortals such rare delights are not to be.

From whatever part of the world we come, we carry our local peculiarities of speech, pronunciation, words with easy handles, tested by long use, and sometimes to our astonishment our place of birth and general cultural background are at once perceived and noted by the use of a single word.

One could browse in this absorbing collection for hours but I put down my book to recall a Russian I once knew, and at the time he was learning English. He always spoke it with an untrammeled Russian accent, but his ear was nevertheless keen. He told me that the most beautiful word in our language was surely "cellar-door" . . . While studying French I was always strangely thrilled by the word "crépuscule" which gives me an almost Housmanian shiver.

Never has it been more important than now, in public life as in private, to know what we mean to say and how to say it. This applies particularly to the politicians in our own fair land who are being constantly pulled up by their statements—a use of words which they later wish to retract or strike from the record.

It is said that Lord Holland, like all the previous members of the family of Fox, including the matchless orator Charles James Fox, hesitated in his speech, not from paucity of vocabulary, but from its very richness, whereby he waited to draw from his quiver just exactly the right arrow that would unerringly find its mark, or the club which would quickly lay his victim prone before him. Surely we have a fitting counterpart in our Mr. Churchill whose delicate wit and colorful use of words is always a joy.

One cannot declaim too hotly (as does Ivor Brown) against the use by officials of their deadly "officialese." Also the pompous and pretentious who like the use of long and obscure words where the short and simple will be much more telling.

"And don't confound the language of
    the nation,
With long-tailed words in-*osity* and
    -ation."

It would be interesting to know if Madame Chiang Kai-shek was really inspired by a love of rare and strange words when she said in one of her late speeches: "Ochlocracy is but the inchoate Rococo of mob rule," and referred to Germany's "immane dictatorship." Or is there some one in the house who sniffs just a suspicion of bumbaste?

No one can deny the importance to the post-war world of a strong and enduring tie of friendship and understanding between the British Empire and the United States. Many of these post-war planners go so far as to state that without this unity, we shall never achieve a satisfactory and enduring peace. Everything that can be done to make it a tie that binds, is to be encouraged. Now we read that the British Government has put out an eight cent (4d.) pamphlet to be sold throughout the British Isles entitled: "Meet the U.S. Army." The point is made by the young poet Louis MacNeice, who wrote it, that the armies of both countries are citizen armies, and if the British can learn to understand and get along with the soldiers in their midst they will have made an important step towards getting along with Americans generally. Therefore an attempt is made to sketch the geographic and social background of Americans with some shrewd suggestions on regional differences.

Inevitably language differences are stressed and a brief glossary of American and British words is given. Unfortunately the samples are the obvious ones, like "lift" for "elevator" —"apartment" for "flat", "sweets" for "candy" etc. Too bad that the author didn't read Ivor Brown's book, for then he would know of many words the Americans use which are almost unknown to the English. "Snide" and "snoop" are just two examples of many American words which need to be re-imported. And by the way, boys, don't ever refer to the American girls as "homely". In American that means "ugly", not just simple and natural as it does in England. That would be a *fine* way to begin a beautiful friendship!

at EATON'S

Butterfly Muff

IN LYNX CAT . . .

Big . . . lush . . . beautiful . . long-to-be-cherished! Wonderful way to tell Someone Lovely on Christmas, that hers are the prettiest fingers you know! In wide-as-wide silv'ry-beige Lynx Cat, backed with quilted rayon satin and zipper pocket. Each, $45.00

From the distinguished collection at the Muff Bar, **EATON'S** Fur Salon

MAIN STORE . . . FOURTH FLOOR

THE T. EATON Co LIMITED

He Will Not Go Unremembered

(For Sir Charles G. D. Roberts)

INTO fire, and air,
    And finally soft and subtle ash,
This clay
In which bright Beauty burned,
Became articulate,
And lived a little while.

He will not go unremembered
Small boys
Belly-flat on floor
Will pad with him
Down wooded ways
Where creatures of the forest
Are real-er than the room
With its four quite solid walls.

Young girls
Will pore with shining eyes
Over verse that sings
Of life and beauty.

He will not go unremembered
Who served his Muse
With faithful plying pen.

This his bright spark of lovely
    immortality
Struck from the cycle of his life and
    work. . .
He will not go unremembered.

MONA GOULD

• •

THE NAP

SO MANY hours in the shade
    And so few in the sun—
And many a thing to think about
    Before the morning's done.

But time enough and time to spare;
    He'll get busy soon,—
Thin the turnips, mend a gate,
    Before the stroke of noon;

Or gather windfalls, mealy-ripe,
    And pinch the dahlias back . . .
The cat comes purring to his side,
    His hands are fallen slack.

Birdweed spirals up the fence,
    And mustard grows knee-deep.
A stranger on the highway sees
    An old man lapped in sleep.

LENORE A. PRATT.

The
GREEN GIANT'S
STORY OF—
King Arthur and His
Knights of the Round Table
GREEN GIANT
BRAND
CUT
GOLDEN
WAX BEANS

King Arthur gazed at the brave knights seated about the banquet table. These youths were the flower of manhood—ready to fight and die for justice!

Today, there is a modern army of bold young Knights with a job to do. In the far-flung corners of the globe, they, like King Arthur's men, are valiantly fighting so that peace may return to the world. We at home must arm and clothe and feed them. A large percentage of this year's pack of canned vegetables will go to our armies and our Allies. So if your grocer is temporarily out of delicious Green Giant Brand Cut Golden Wax Beans, remember—When food is "out" these days, it's out to fight for Freedom.

GREEN GIANT
BRAND
CUT
GOLDEN WAX BEANS

Packed by Fine Foods of Canada Ltd., Tecumseh, Ont.

FINANCE
INSURANCE

THE BUSINESS FRONT

THE MARKET
GOLD & DROSS

Safety for the Investor

SATURDAY NIGHT, TORONTO, CANADA, DECEMBER 4, 1943

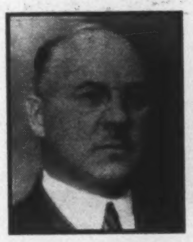
P. M. Richards, Financial Editor

IN THE PUBLIC EYE

MORRIS W. WILSON

ON DECEMBER 1, 1897 a young man of 14 walked into a branch bank in Lunenburg, N.S., hung up his hat and went to work. His name was Morris W. Wilson and his beginning, like that of many another young banker before him, was prosaic in the extreme.

Today Morris Wilson is President and Managing Director of The Royal Bank of Canada. Three weeks ago he was unanimously elected Chancellor of McGill University and President of the Royal Institute for the Advancement of Learning, succeeding in these offices some of Canada's most distinguished sons.



The new chancellor came up the hard way, and his progress in the banking business was sure and steady, but not spectacular. In 1911 he received his first important appointment as Manager of the Vancouver Branch of The Royal Bank of Canada. The city was then at the peak of a boom and when reaction set in, the banker's problems became manifold and complex. Through those turbulent times the young Manager conducted the bank's affairs so well and with such diplomacy that Head Office became interested in him and marked him out for greater responsibilities. Twenty years to the day after entering the bank as junior clerk, he became Superintendent of Branches which at that time was the post next in rank to that of General Manager. Mr. Wilson became General Manager in 1929, President and Managing Director in 1934.

Although a prodigious worker Mr. Wilson has always kept a healthy mental balance. He can judge a fine water colour and has a good knowledge of music. He finds time to play the piano and to play it so well that a Bach fugue holds no terrors for him. He has won golf trophies. He plays a successful bridge game, using a system known only to himself. He likes to light his pipe at the end of the day's work and just sit and talk—or read. A voracious reader, he devours anything on history, economics or philosophy that comes along.

Despite his responsibilities as head of one of Canada's greatest banks, Mr. Wilson has always found time for service in the broader social sphere. At the outbreak of war he topped one of the biggest business heaps ever created on this continent—the organization which handled Britain's vast munitions requirements. It was in June, 1940 that his friend, Lord Beaverbrook, asked him to represent the British Aircraft Production Ministry in North America, and he accepted. He proved as admirable a wartime coordinator as he had been a banker. One of his first jobs was to get bombers ferried across the Atlantic, and later he set up the famous Atfero organization. In his capable hands Atfero grew until it was one of the greatest non-military organizations in the world.

At the same time Mr. Wilson had also to find out what aircraft Britain needed, what she needed first, where it could be found, when it could be delivered and how to get it over the pond. As Deputy Chairman of the British Supply Council, and later as its Chairman, he handled billions of dollars' worth of supplies for the British Government. It was Pearl Harbor that relieved Mr. Wilson of his big empire job and left him free to return to banking.

On the occasion of his receiving the honorary degree of Doctor of Civil Law at Bishop's College four years ago, attention was drawn to Mr. Wilson's outstanding activities in aid of the under-privileged, in youth welfare and in support of the work of hospitals. The breadth of his interests is attested by the fact that he is Chairman of the Canadian National Committee on Mental Hygiene, Chairman of the St. John-Red Cross Joint Board, Chairman of the Board of Governors of the Montreal Welfare Federation, a Governor of the Royal Victoria Hospital and a member of many other similar projects. He is a Director of many of Canada's most important industries and just recently he agreed to serve as Canada's representative on the Pulp and Paper Committee of the Combined Production and Resources Board of Canada and the United States. He has been the moving spirit in the Quebec Musical Festivals and is usually found taking an active interest in some campaign for a good purpose, such as the Y.M.C.A., Relief for the Greeks or Help for the Chinese.

Mr. Wilson has been Governor of McGill University since 1937. As Chancellor he will bring to the affairs of the University the sound common sense of the practical business man and the human understanding of one whose first interest has always been the welfare of his fellow men.

When tanks are knocked out in battle, it takes only a few minutes to load them upon these tank transporters and whisk them away for repair.

The Electron—The Mightiest Mite in the World

BY CLAUDE L. FISHER

Every banker, industrialist, investor, doctor, dentist, man on the street or housewife daily benefits from the use of electronics. The volume of electronic business for 1943 will exceed that of the automobile in its peak pre-war years.

The electron is inconceivably small. If an ordinary electric light bulb were emptied and then punctured with a tiny opening sufficient to admit one million electrons a second it would take over one million years to fill the bulb.

But these tiny mites are mighty. They are equally at home performing gigantic tasks or the most delicate operations.

THE smallest particle of matter in the universe is responsible for the biggest and fastest growing business on earth. Electronics, the science of taking the electron out of the atom and putting it to work,—was a billion dollar business in 1942 but in this present year of 1943 it will reach over four billion dollars, which is greater than the automobile reached in pre-war days.

This gigantic structure is being built on the most immaterial of all matter, the electron. It takes 300 billion-billion-billion electrons (3 followed by 29 zeros) to weigh an ounce. We take this something that we cannot possibly see or ever hope to see and make it perform feats of gigantic proportions or of the most delicate nature.

For example, the electronic spectro-color-meter can distinguish and record 2,000,000 different colors and shades and match any one of them instantly and faultlessly. The human eye is limited to about 10,000 colors and there is always the factor of human error.

In the Carnegie-Illinois Steel Works at Chicago a few comparatively short tubes, less than five feet in height and brothers to the tube in your radio, do the work of other equipment that would occupy a city block.

Another type of tube counts infallibly the visible cartridges on the conveyor belt or the invisible number of Vitamin A's in a solution in a chemical laboratory. Radar, the long distance detector device, locates enemy planes with exactness, giving height, direction of flight and speed, and enables our anti-aircraft guns to fire at an unseen target.

Electronics are already performing more than 1,250 different kinds of jobs. Radio, the one with which we are most familiar, is but one of them. The essential features of all are, however, embodied in the small tube in your radio. The high vacuum tube opened up this new world to mankind.

The pioneer was the "Audion" tube discovered by De Forest in 1907. All tubes since then have the same essential features. In an evacuated bulb De Forest installed a filament on one side, a small plate on the opposite side with a coil or grid between them. The filament becomes heated when the electric current is turned on and a stream of free electrons bubbles out in the vacuum and rushes towards the plate on the opposite side of the tube (cathode to anode). In the meantime the small intervening coil or grid, which is attached to a separate electric current of very low voltage and also to an antenna, picks up the whispers of the air from whatever particular wave length you may tune in upon.

These whispers, passing through the coil, act as a shutter, stopping and starting the flow of electrons from filament to plate. The impressions that reach the plate are the notes of the orchestra, the words of the human voice, the laughter, the clapping of hands, the tap dancing, etc., which you hear through the loud speaker when amplified. This is the

THE BUSINESS ANGLE

Death by Taxes

BY P. M. RICHARDS

IF THE people want to get rid of the private enterprise system, they don't have to have a revolution or even invent any new legislation; they can just tax it to death. A perfectly simple procedure, requiring no more than the continuation of a process already in operation. It isn't even necessary to vote C.C.F.

John W. Hanes, former Under-Secretary of the United States Treasury, speaking the other day at the new School for Social Research in New York City, emphasized the fact that though the private enterprise system will be called upon to provide an unprecedentedly large volume of employment after the war, excessively high taxes are endangering not only its ability to fulfil this obligation but even the continued existence of private enterprise itself.

Hanes himself approves of the private enterprise system. Speaking of its wartime achievements, he said that "If I had not believed in the capitalistic system prior to this war, I would most assuredly believe in it now. It seems to me that our only hope for the future is dependent upon the continued functioning of this system of capitalistic democracy. To strangle it now would mean not only the danger of the loss of the war but also inevitable defeat in the attempt to win the kind of peace we all desire."

The greatest threat to the private enterprise system is a widespread failure to recognize what are the essential needs for its continued life, he said. Though corporate business has by and large created the power and efficiency of our modern industrial system, the fact remains that if the penalty for conducting business in that form is made large enough, that form of business, no matter how socially desirable, will be abandoned.

In an Ideal System

In an ideal tax system, corporations would pay only a tax for the privilege of doing business in corporate form, while the tax on the productivity of the corporation would be paid entirely by its owners, the shareholders. For a number of years now, the tax system has departed from this principle, said Hanes. Heavy flat taxes are laid upon corporate earnings and then further taxes are imposed upon the shareholders. Even a low flat income tax on corporations has grave elements of inequity because that part of the corporate income going to the poorest shareholder bears the same corporate rate of tax as that going to the wealthy shareholder.

When the tax rate reaches the present level, the matter ceases to be one of inequity and becomes one of danger to corporate life. The danger is accentuated because these tax heights have been reached in a comparatively short period of time. Many corporations determined their capital structures and incurred debt obligations when tax rates were much lower than now, and when their earning power after providing for taxes seemed quite adequate to pay off the debt. Inability to meet both fixed charges and current taxes is becoming increasingly serious and if this problem is not met many corporations will face ruin, Hanes asserted.

Another danger of continued increase in corporation taxes, he pointed out, is that venture capital will have little or no inducement to risk itself in corporate enterprise. New business, which depends so much upon credit, will find it increasingly difficult to secure when even the most successful business has very little left with which to amortize debt.

Destruction of Credit

The credit of a corporation or of an individual means ability to borrow; ability to borrow is founded upon ability to repay. If the tax rate on corporations gets so high that their ability to repay debt is impaired and their credit is destroyed at the banks, corporations will be forced into wholesale bankruptcies at the first signs of depression. As for the new enterprise, without history of earnings or a high invested capital base—it is already bankrupt, since under the present tax rates it has no ability to borrow because it has no ability to repay. If half the corporations are in bankruptcy, the other half will not be very successful in selling their products in the depression conditions that will then exist.

Mr. Hanes said he had always considered it a most short-sighted policy to limit the amount of depreciation allowed to a corporation. The quicker a corporation can write off its fixed assets, the sooner this allowable deduction from earnings will become a taxable source of income for the Treasury. And, since taxes always go up, corporations would have written off assets in years of low rates and would now be paying taxes on those earnings at high rates. So the Treasury would be the gainer.

Another condition, brought about by the war, has arisen. Productive machinery is now being driven three times as hard as ever before. Wear and tear have been accelerated and the normal life expectancy of the average productive machine has been greatly lessened. Repair and replacement have become a problem and in some cases an impossibility. Corporations, Hanes said, should be allowed to accelerate depreciation charges for this reason, as well as for the reason that rapid development of synthetics and other advances made by research as a result of the war, will surely make much existing machinery obsolete for peacetime production.

generator-detector-amplifier type of electronics. The urgency of the war has, for the time being, taken electronics away from radio to centre upon more pressing matters.

Electrons are the negatively-charged electric particles of the atoms. The concept of the atom is that of a miniature solar system, the centre consisting of a "mass" of one or more protons, also inconceivably small, but positively charged. The electrons revolve around this centre as in our planetary system, a miniature world of its own, order not chaos.

Types of Tubes

As long as the revolving electrons are "atom" bound we cannot use them. We do free them partially in electricity when we get our electric light, but they are not entirely free, they are still "wire" bound. It is only when they bubble out freely in a vacuum tube from the cathode or filament that man is able to use them to best advantage. The control or harness is this vacuum tube, the grid in the tube is the valve that gives the control, the "Stop and Go" signal. Indeed in England the tube is not called a tube but a valve.

There are some 750 kinds of tubes and the list is constantly growing but they all fall into a few general categories according to the work they are destined to do. There is the "generator-detector-amplifier" group of the radio type already mentioned, technically called pliotrons. They range in size and price from the smallest tube in your radio to the huge five-foot transmitter type of a radio station costing from $1500 to $2000 each.

A second broad group is the rectifier type used for changing alternating current to direct current, (AC to DC) or for linking up one cycle of AC to another, say 60 cycle to a 25 cycle, the two kinds we have in Ontario. Most of the current generated today is AC for long distance transmission on account of the smaller loss in transit. Where DC current is necessary, as for instance in aluminum and magnesium production and many types of motors, the conversion from AC to DC takes place at or near the destination. The usual converter equipment for this is bulky and costly but a few electronic rectifier tubes three or four feet in height can do the job of a whole city block of converters of the old type. The high AC voltage may even be taken right into the plant and converted at each individual motor by an individual tube or rectifier suitable for the particular job.

A third group includes the X-ray or photo tube which reacts to light instead of to heat. We are all familiar with the workings of the X-ray of the hospital but the same type can be used to locate and mark flaws in metal strips or to peer as much as eight inches into solid metal and see that its composition is satisfactory. The same electric eye can be used for counting, one of the most monotonous and tiring occupations in industry, especially when the pieces are comparatively small. In one plant the human enumerators were changed every twenty minutes but errors still ran as high as 15%. The electronic counter or enumerator is practically infallible and can do the work hundreds of times faster.

The Radio-Locator

The same type of tube opens and closes doors, levels elevators accurately with the floor or acts as a burglar alarm. No burglar can even approach a vault door equipped with the electronic eye without unconsciously setting off an alarm that registers elsewhere. Even his picture may be taken at the same time without his knowing it. The electric eye turns on lights automatically in schools and factories when the daylight drops below a certain minimum.

The electronic microscope magnifies particles to 100,000 diameters as compared with a mere 2,000 by the best optical microscopes.

The intimate workings of the electronic device known as radar, the detector device of the skies, is as yet largely wrapped up as a military secret but we do know that it works by sending out extremely short waves of very high frequency. These bounce back to the sending station upon encountering any object and, with the aid of accessory devices, the answer is translated into accurate information and anti-aircraft guns are immediately trained on the unseen enemy. Radar, or radio-locator, as it is called in England, has an effective range of about 130 miles. It is the rotary beam house that scans the skies.

In post-war days when the skies are filled with commercial planes, civilian planes and helicopters, radar will direct traffic and prevent collisions. A plane can take off and land entirely by electric control. At sea this device will be used to direct ships with certainty through fog or haze with no reduction of speed. There should be no more Titanic disasters. A man in a rowboat can be detected miles away as easily as the largest iceberg.

Probably one of the most spectacular uses of electronics is in welding. The metal is heated not from the outside but internally. A narrow beam of electrons is directed at the welding points which sets up instantly an intense heat in the interior by atomic agitation. The interior fuses before the surface can get too hot. It is all a matter of a few seconds. Even the metal an inch or two away from the welding point scarcely gets warm. Sheets of stainless steel can be "seamed" or "stitched" together in 1/600 of a second.

Paint from a negatively-charged paint gun can be sprayed to a positively-charged metal surface like an automobile or refrigerator, the negatively-charged particles going directly and clinging evenly to the positively-charged surface. Tin cans can be retreated to make the thin coating of tin reflow on the surface to a much thinner film and added smoothness.

Also Applied to Woods

"Induction heating" is also applied to woods. The electronic method dries glues and plywood for airplanes inside and outside simultaneously doing in three minutes what formerly took three days. The electronic spectro-color-meter makes possible the instantaneous analysis of refining gases instead of using the longer and more laborious laboratory methods. The heat in the open hearth furnace is accurately measured and controlled by the color of the flame. The housewife may envision for the near future cooking without fuel, a house heated without a furnace or radiators, and dust collected without the aid of broom or sweeper.

Harvey S. Firestone recently predicted that the car of the future may be equipped with an electronic device that will enable the driver to communicate with any other car. Police will be able to keep in touch with all cars on the highway and advise the drivers of traffic conditions ahead. Electronic waves may be used to guide the traffic through fog and keep the cars in the centre of the traffic line. The driver will be able to put his car on the beam and let the electronic wave take him to his destination.

What a wealth of technical knowledge will be unloosed when the war is over and the ban of military secrecy removed! Then more definitely than ever we can move into the realm of electronics for the benefit of man, not his destruction. Well may we say with the poet, "Visions of glory, spare my aching sight!"

NOTICE OF DIVIDEND

Famous Players
Canadian Corporation
Limited

NOTICE is hereby given that a dividend of Fifty Cents (50c) per share has been declared on all issued common shares of the Company without nominal or par value, payable on Friday the 31st day of December, 1943, to shareholders of record Wednesday, the 15th day of December, 1943.

By Order of the Board.

N. G. BARROW
Secretary.

TORONTO, November 24th, 1943.

Certificates of Registry

Notice is hereby given that the Sun Insurance Office Limited has been granted Certificate of Registry No. C870 by the Dominion Insurance Department authorizing it to transact in Canada the business of Water Damage Insurance, limited to the Insurance of the same property as is insured under a policy of Fire Insurance of the company, in addition to the classes for which it is already licensed.

ROBERT LYNCH STAILING,
Manager for Canada.

◆

Notice is hereby given that The Planet Assurance Company has been granted Certificate of Registry No. C871 by the Dominion Insurance Department authorizing it to transact in Canada the business of Water Damage Insurance, limited to the Insurance of the same property as is insured under a policy of Fire Insurance of the company, in addition to the classes for which it is already licensed.

ROBERT LYNCH STAILING,
Manager for Canada.

◆

Notice is hereby given that the London and County Assurance Company Limited has been granted Certificate of Registry No. C872 by the Dominion Insurance Department authorizing it to transact in Canada the business of Water Damage Insurance, limited to the Insurance of the same property as is insured under a policy of Fire Insurance of the company, in addition to the classes for which it is already licensed.

ROBERT LYNCH STAILING,
Manager for Canada.

◆

Notice is hereby given that The Patriotic Assurance Company Limited has been granted Certificate of Registry No. C873 by the Dominion Insurance Department authorizing it to transact in Canada the business of Water Damage Insurance, limited to the Insurance of the same property as is insured under a policy of Fire Insurance of the company, in addition to the classes for which it is already licensed.

ROBERT LYNCH STAILING,
Manager for Canada.

◆

Notice is hereby given that The Eureka-Security Fire and Marine Insurance Company, has been granted Certificate of Registry No. C878 by the Dominion Insurance Department authorizing it to transact in Canada the business of Water Damage Insurance limited to the Insurance of the same property as is insured under a policy of Fire Insurance of the Company in addition to the classes for which it is already registered.

W. C. BUTLER,
Chief Agent.

◆

AGRICULTURAL INSURANCE COMPANY

Notice is hereby given that the Agricultural Insurance Company of Watertown, New York, has received Certificate of Registry No. C874 authorizing it to transact in Canada the business of Water Damage Insurance, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, in addition to the classes for which it is already registered.

MILTON H. WEBBER,
Chief Agent.

7 SERVICES in ONE . . .

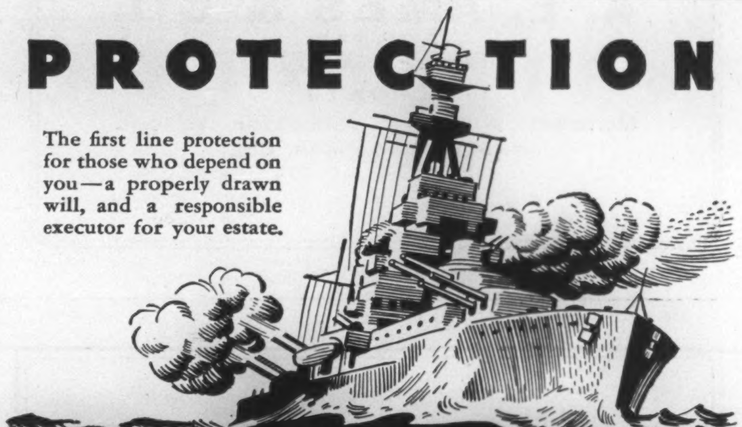
PLANS · LAYOUT ·
COPY · ART ·
PHOTOGRAPHY
PRODUCTION
MAILING

SATURDAY NIGHT PRESS

AD 7361 TORONTO

COMPTROLLER OR GENERAL MANAGER
AVAILABLE

General Manager, presently employed, with good general and financial experience which has been gained in large industrials, wishes to make a new connection with an industry which has real peace time prospects in Canadian and Export trade. This advertiser has the ability to re-organize a business and place it in a sound operating position. Apply nearest Employment & Selective Service Office, Refer to H.O. 596.



PROTECTION

The first line protection for those who depend on you—a properly drawn will, and a responsible executor for your estate.

THE ESTABLISHED 1896
LONDON & WESTERN TRUSTS
COMPANY, LIMITED

BRANCHES: VICTORIA • VANCOUVER • SASKATOON • WINNIPEG • WINDSOR • LONDON • TORONTO

HAS SERVED 3 GENERATIONS OF CANADIANS

ROYAL BANK OF SCOTLAND
Incorporated by Royal Charter, 1727.
HEAD OFFICE—EDINBURGH. Branches throughout Scotland.

TOTAL ASSETS - £108,171,956

LONDON OFFICES:
3 Bishopsgate, E.C.2
8 West Smithfield, E.C.1
49 Charing Cross, S.W.1
Burlington Gardens, W.1
64 New Bond Street, W.1

Associated Banks—Williams Deacon's Bank, Ltd. (Members of the London Bankers' Clearing House)
Glyn Mills & Co. (Members of the London Bankers' Clearing House)

THE WESTERN SAVINGS AND LOAN ASSOCIATION
HEAD OFFICE—WINNIPEG, MANITOBA

BRANCH OFFICES:
AGENCY BUILDING . . . . EDMONTON, ALBERTA
211A EIGHTH AVE. W. . . . . CALGARY, ALBERTA
McCALLUM HILL BLDG. - . . . REGINA, SASK.
411 AVENUE BUILDING . . - - SASKATOON, SASK.

New York Life in Canada

In 1868, one year after Confederation and twenty-three years after the Company started in the United States, the New York Life began to do business in the Dominion of Canada.

At present the New York Life's investments in Canada exceed $100,000,000, largely in Dominion of Canada Government Bonds.

In order to render still better service to policyholders and the public in Canada, the Company this year established a separate Canadian Department with headquarters at Toronto. Branch Offices are maintained at Toronto, Montreal, Quebec, Winnipeg and Vancouver.

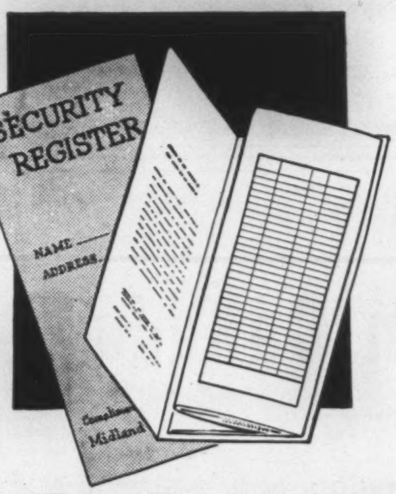
NEW YORK LIFE INSURANCE COMPANY

GOVERNMENT
AND
CORPORATION
SECURITIES

A. E. AMES & CO.
LIMITED
Business Established 1889
TORONTO
Montreal Winnipeg Vancouver Victoria
New York London, Eng.

Underwriters, Distributors
Dealers and Brokers
in
Industrial, Railroad, Public Utility
and Municipal Securities

EASTMAN, DILLON & CO.
MEMBERS NEW YORK STOCK EXCHANGE
15 Broad Street, New York 5, N. Y.
Tel. Bowling Green 9-3100 Bell System Tel. NY 1-752
Branches: Philadelphia Chicago Reading Easton Paterson Hartford
Direct Private Wires to Los Angeles and St. Louis



Victory
Bond
Holders!

Write For Your Copy Today

This Security Register will enable you to keep a simple complete record of your Victory Bonds and other investments. Prices, interest and dividend dates are shown at a glance. Helpful in making Tax Returns. Write for your copy now. It is most useful.

MIDLAND SECURITIES
LIMITED
Huron & Erie Bldg., London
Dominion Bank Bldg., Toronto

TORONTO AD. 7361
SATURDAY NIGHT
PRESS
MONTREAL LA. 9119
Advertising and Publication Printers

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

T. L., Winnipeg, Man.—You are in error. ST. LAWRENCE PAPER MILLS has declared a dividend of 75 cents a share on account of preferred arrears as well as the normal quarterly dividend of 75 cents. The former is payable Dec. 21 and the latter Jan. 15.

W. A. M., Alliston, Ont.—By Scattered Gold I presume you mean SCATTERGOOD MANITOBA GOLD, which company has been inactive for a number of years. Considerable surface work and diamond drilling was done on the property in the Beresford Lake area of Manitoba, but this failed to indicate an orebody.

E. D. J., Winona, Ont.—I can't tell you whether GEORGE WESTON LTD. will show larger per-share earnings for 1943 than for 1942. However, net income after taxes for the nine months to Sept. 30 equalled $1.10 per share of common, comparing with $1.02 for the corresponding period of 1942. The company is troubled by a shortage of soft wheat flour.

M. D., Calgary, Alta.—SMELTER GOLD MINES is inactive although I understand the company is hopeful of refinancing after the war. The original property in the God's Lake area is yet held, as well as ground in the Wampum Lake area and a group of claims in the North West Territories adjoining Thompson-Lundmark.

R. P. G., Fort William, Ont.—DAIRY CORP. OF CANADA paid the initial dividend of $1.25 on its preferred stock in April, 1943, and paid a further $1.25 on Oct. 1. Dividends do not become cumulative until the Oct. 1, 1944, payment. In 1939

Bell Telephone

COMPLETE employment in peacetime of the expanded facilities of The Bell Telephone Company of Canada would add materially to the company's future prospects. In the five years, 1938-1942 inclusive, book value of the investment in plant and equipment increased by approximately $33½ million and these expanded facilities have been taxed during the war to the extent that it has been necessary to deny services to some non-essential applicants.

Addressing the last annual meeting of shareholders C. F. Sise, President, stated Bell Telephone is giving intensive study to plans for the future, having in mind the re-employment of our people now on war service. In the years following the last war the company experienced a period of great activity and growth. "While it would appear doubtful if we can count on a repetition of that experience," Mr. Sise continued, "some authorities, including those responsible for the Rowell-Sirois report, feel that the great capacities developed by the war are likely to bring substantial and permanent gains to the country's economy." The President disclosed that more than 30,000 applicants have been denied telephone service in Ontario and Quebec, and many important construction projects have been deferred. When the victory comes, the company hopes to resume construction as quickly as possible, not only to overtake deferred demands for service, but to be in a position actively to promote further development.

In the five year period, 1938-1942 inclusive, the number of telephones in service increased by 179,363 from 746,051 to 925,414 and there was also a substantial increase in long distance calls, so much so that the company recently urged subscribers to ease up as much as possible on such calls. To take care of this expansion in business the gross book value of investment in land, buildings, plant and equipment was increased by approximately $33½ millions, from $196,356,874 at December 31, 1937 to $229,923,475 at December 31, 1942. Funds were provided by an increase of approximately 2.8 million in funded debt and roughly 5.8 million from sale of capital stock (including premium); 19.4 million from depreciation; 2.1 million from surplus annual earnings and 4 million from working capital. Thus, while revenue producing assets have been increased materially, fixed charges have only increased on approximately 2.8 million of funded debt and annual dividend requirements on 5.1 million par value of capital stock.

In the five-year period net earnings available for dividends exceeded the current annual dividend rate of $8 per share on the outstanding stock, amounting to $9.64 per share for 1942 which figure included approximately 84c per share refundable tax. Excluding the refundable portion of the tax, net was equal to $8.80 a share on the average number of shares outstanding during the year. The 100% Canadian excess profits tax was in effect for only half of the 1942 fiscal period and the figures for that year indicate that on a twelve months basis the retainable net under the Excess Profits Tax Act will approximate $7 per share, or about $1 under the dividend rate of $8 per annum. However, since January 1, 1939, $2,239,074 has been added to earned surplus, distribution of which is permissible under Federal Exchange Control Board regulations. This is equivalent to $2.66 a share and could be drawn on to make up the deficiency in retained net to maintain the current annual dividend of $8 a share. Dividends were paid at the annual rate of $8 per share from 1891 to 1932, reduced to $7 in 1932, and to $6 in 1933, with the $8 rate resumed in 1937 and paid to date.

Rates charged by The Bell Telephone Company of Canada are subject to the approval of The Board of Transport Commissioners for Canada. In dealing with the rate structures of the company in past rate cases, the Board has reached the conclusion the company should be allowed sufficient revenue to cover operating expenses, current maintenance, interest and dividends, and in addition an allowance for 2% surplus on the average capital stock issued.

Net working capital at December 31, 1942, of $682,400 was an improvement from an excess of current liabilities of $668,575 over current assets at December 31, 1941. Included in current assets at the end of the last year were bank loans of $1,000,000. The net working capital shows the effects of the heavy capital expenditures above referred to, and as the company renders its bills and receives payment monthly it is not necessary to maintain a large working capital position.

Funded debt at December 31, 1942, including notes sold to the Pension Fund Trustee, amounted to $77,732,070. Capital stock outstanding at the same date consisted of 842,102 ordinary shares of $100 par value. Earned surplus stood at $4,598,278.

COMPARATIVE STATISTICS

Year Ends Dec. 31	1942	1941	1940	1939	1938	1937
Net Profit	$ 8,055,687	$ 7,302,907	$ 6,690,542	$ 6,509,448	$ 6,449,380	$ 6,112,939
Net Profit Per Share (a)	$9.64	$8.82	$8.20	$8.09	$8.10	$7.75
Dividends Share	$8.00	$8.00	$8.00	$8.00	$8.00	$7.50
Earned Surplus	$ 4,598,278	$ 3,276,216	$ 2,594,985	$ 2,428,792	$ 2,859,204	$ 2,472,994
Price Range Stock						
High	150¼	160⅛	169	178	169	177
Low	124½	137	130	140	146	154
Net Working Capital	$ 682,400	$ 668,575*	$ 930,537	$ 1,144,056	$4,834,158	$ 4,750,613
Current Assets	$13,661,166	$11,038,037	$10,197,970	$23,312,456	$11,246,034	$11,731,658
Current Liabilities	$12,978,766	$11,706,612	$ 9,267,433	$22,168,400	$ 6,411,876	$ 6,981,045
Cash	$ 306,773	$ 827,596	$ 839,920	$ 343,948	$ 1,166,424	$ 971,214
Investments	$ 2,513,150	$ 699,760	$ 622,075	$ 146,620	$ 3,286,539	$ 3,936,185

Note—Net profit for 1942 includes refundable portion excess profits of $709,000 tax equivalent to 84c per share.
(a) On average number of shares outstanding for year.
* Excess of current liabilities over current assets.

J. P. LANGLEY & CO.
C. P. ROBERTS, F.C.A.
Chartered Accountants
Toronto Kirkland Lake

SYSTEMATIC
SAVING BEST

Determine the amount of money you intend to save, and budget your controllable expenses accordingly. We'll help you. Open a Savings Account with us. Your money will be available at any time it is required. When you subscribe to a war purpose or a government loan, issue your cheque and keep within your budget.

CANADA
PERMANENT
Mortgage Corporation
Head Office, 320 Bay St., Toronto
Assets Exceed $62,000,000

HOW TO MAKE
MONEY IN
GOLD STOCKS

There is only one sound way to make money in gold mine stocks — GET THE FACTS — then BUY and SELL ON FACTS. For over seven years, the "GOLD DIGEST"—a last-minute market review—has been published continuously, week after week, as a service to clients. This authorative analysis gives all the important current facts about Canadian Golds — Seniors, Juniors, and Prospects.

FREE TRIAL: Letters prove that "GOLD DIGEST" has helped many to make money — it will help you too. We'll gladly send the next five issues—without charge or obligation—on request.

REDMOND & CO.
LIMITED
330 BAY ST. - TORONTO

Certificates of Registry

Notice is hereby given that the Firemens Insurance Company of Newark, N.J. has been granted Certificate of Registry No. C844, authorizing it to transact in Canada the business of Water Damage, limited to the insurance of the same property as is insured under a policy of Fire Insurance of the Company, in addition to the classes for which it is already licensed.

R. L. MASSIE,
Chief Agent.

• •

Notice is hereby given that the Girard Fire and Marine Insurance Company has been granted Certificate of Registry No. C845, authorizing it to transact in Canada the business of Water Damage, limited to the insurance of the same property as is insured under a policy of Fire Insurance of the Company, in addition to the classes for which it is already licensed.

R. L. MASSIE,
Chief Agent.

• •

Notice is hereby given that the National-Ben Franklin Fire Insurance Company has been granted Certificate of Registry No. C846, authorizing it to transact in Canada the business of Water Damage limited, to the insurance of the same property as is insured under a policy of Fire Insurance of the Company, in addition to the classes for which it is already licensed.

R. L. MASSIE,
Chief Agent.

MONETA PORCUPINE MINES LIMITED

(No Personal Liability)

DIVIDEND NO. 21

NOTICE is hereby given that a dividend of two cents per share has been declared by the Directors of Moneta Porcupine Mines, Limited (No Personal Liability), payable in Canadian funds on January 15th, 1944, to Shareholders of record December 22nd, 1943.

By order of the Board,
H. B. CLEARIHUE,
Secretary-Treasurer.

Toronto, Ontario,
November 25th, 1943.

AFTER
WAR WORK
when eyes smart!
MURINE
MADE IN CANADA
FOR YOUR EYES

Put two drops of Murine in each eye. It soothes the smarting, burning, sensation at once. You get quick relief. All 7 Murine ingredients relieve irritation, soothe, rest, and wash your eyes refreshingly. Murine helps thousands of eyes—let it help yours.

FORD MOTOR COMPANY OF CANADA, LIMITED

DIVIDEND No. 64

The Board of Directors has declared a cash dividend of twenty-five cents ($.25) per share on all of the outstanding shares of the company payable on December 21, 1943, to shareholders of record at the close of business December 2, 1943.

G. G. KEW,
Secretary.

Windsor, Ont.
November 22, 1943.

National Steel Car Corporation Limited

NOTICE OF DIVIDEND

Notice is hereby given that a dividend of twenty-five cents (25c) per share has been declared for the quarter ending December 31st, 1943, payable on January 15th, 1944, to shareholders of record at the close of business December 15th, 1943.

By order of the Board.

CHAS. W. ADAM,
Secretary.

Canadian Wirebound Boxes LIMITED

DIVIDEND NOTICE

The Directors of the Company have declared a dividend of Thirty-seven and one half cents (37½c) a share on account of arrears on the class "A" shares of the Company, payable January 3rd, 1944 to holders of record the close of business December 10th, 1943.

By Order of the Board,

F. H ELLIS,
Secretary.

The Consolidated Mining and Smelting Company of Canada Limited

DIVIDEND NO. 77

NOTICE IS HEREBY GIVEN that a Dividend of 50c per share on the paid up Capital Stock of the Company for the six months ending December 31st, 1943, with a bonus of 75c per share, has this day been declared payable on the 31st day of December, 1943, ,to shareholders of record at the close of business on the 1st day of December, 1943.

By Order of the Board,

J. E. RILEY,
Secretary.

Montreal, P.Q.
November 26th, 1943.

DIVIDEND NOTICE

BRITISH AMERICAN OIL COMPANY B-A LIMITED

NOTICE is hereby given that a dividend of Twenty-Five Cents (25c) per share has been declared on the issued No Par Value capital stock of the Company for the fourth quarter ending December 31st, 1943. The above dividend is payable in Canadian funds, January 3rd, 1944, to shareholders of record at the close of business on the 3rd day of December, 1943.

H. H. BRONSDON,
Secretary.

Dated at Toronto, November 26th, 1943.

the company was reorganized, reducing the funded debt in favor of the preference and common stock and eliminating accumulated deficits. Since that year the company has made a net profit on operations. In recent years the financial position has improved, working capital being increased and bank loans paid off. In August, 1942, the company issued $140,000 of Purity Dairy 5 per cent debentures to enable it to pay off bank loans and improve its cash position.

B. R. N., Sussex, N.B.—WASCANNA MINES has not reported any activity for over five years and no further work is likely, at least until wartime restrictions are lifted. The property—a gold prospect in the Kowkash Mining Division of Ontario, has been developed by shaft to 325 feet and three levels established. Good gold values were encountered in drilling and drifting but latter work did not prove successful and lack of funds resulted in suspension of operations.

R. D. H., Timmins, Ont.—ANDIAN NATIONAL CORP. has again deferred dividend action though it has been reported that shipping conditions in the Atlantic, understood to have been the cause of the deferment, have improved considerably. The last dividend payment was on June 1, 1942. The company operates a pipeline from International Petroleum's inland oilfield in Colombia to the coast.

D. G., Dundas, Ont.—CLASSIC STURGEON GOLD MINES has a property of approximately 1,800 acres located on the north arm of Sturgeon Lake, in the Port Arthur Mining Division, which has already had some surface exploration and diamond drilling. I understand that in the previous work numerous quartz veins were found and some gold values are reported. The present financing is being done to carry out a new program of diamond drilling as soon as possible on one of these zones.

Three Interesting Investments

United Corporations Limited is an investment company with assets of more than $9,575,000 divided among over 200 Canadian, United States and other investments. The outstanding securities of the Corporation are currently offered as follows:—

4% Bonds due 1958
Assets per $1,000 Bond—about $3,100
Earnings 1942—3.11 times present bond interest requirements
Price: 100.00 and interest

Class "A" Shares
Assets per Class "A" share—about $128
Earnings after interest charges—$4.56 per share
Dividend: $1.50 per share
Price: At the market, about $24.50 per share

Class "B" Shares
Assets per Class "B" share—about $21
Current dividend: 30c. per share
Price: At the market, about $13.00 per share
These shares offer an opportunity to participate in any improvement in the value of the Corporation's extensive portfolio.

Circulars describing the above Bonds and Shares will be gladly furnished on request.

36 King Street West
Toronto
Telephone: ELgin 4321

Wood, Gundy & Company
Limited

BUSINESS AND MARKET FORECAST

BY HARUSPEX

The ONE TO TWO-YEAR TREND: Stocks on the New York market, which Canadian Markets follow, after their sustained advance from the April 1942 lows, completed a zone of distribution in July and are now in cyclical decline.

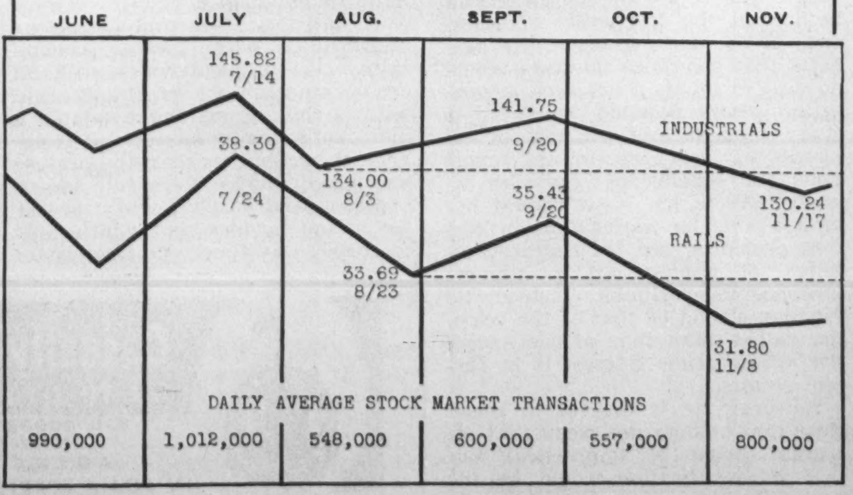
The SEVERAL-MONTH TREND: A reversal in this trend was signalled in July, and is still in progress. For further discussion of the Several Month outlook, see below.

IS MARKET TURNABOUT IN SIGHT?

On November 8 the stock market, as reflected by the Dow-Jones railroad and industrial averages, sold into new low ground for the decline that had been under way since mid-July. This weakness reconfirmed the intermediate trend as downward, an earlier signal to such effect having been given on the initial break getting under way in July. Subsequent to the November 8 lows, the rails have refused to move lower, despite further weakness in the industrials. This type of action, coming after a sizable market break, such as that between mid-September and early November, often precedes, or prepares the way for, a moderate rally. If rally of other than the 3-day affair witnessed last week is now to occur, its normal upside technical limit would be around 134 to 136 on the Dow-Jones industrial average. Technical students who plot the daily range of the Dow-Jones industrial average will recognize a "gap," or failure on the part of one day's market range to edge into the previous day's range, as occurring on November 8 at the 135 level. Such a rally as just discussed would close this gap.

While rally, as mentioned, could develop further, there has been no news or technical development to indicate that the market has yet reached a point of major support from which a definite reversal in trend to an upward direction would normally occur. From the technical angle, the averages have failed to decline into an area—125 to 110 on the Dow-Jones industrial average—that would represent the normal correction of the April 1942 to July 1943 advance. Furthermore, the usual zigzag upward formation in the short-term price movement by which reversal in trend is sometimes confirmed, has, so far, not been witnessed. **From the news standpoint, it has seemed to us that current weakness is in anticipation of German collapse or military defeat.** If this is correct, then, until more positive evidences of such development are present, it would not be logical to anticipate a market turnabout.

DOW JONES STOCK AVERAGES



A National Duty—

AN INVESTMENT OPPORTUNITY

There is no type of investment available in this country which, from the standpoint of security of principal, attractive interest yield and ready marketability, can compare with
DOMINION OF CANADA BONDS

Telephone WAverley 3681

DOMINION SECURITIES CORPORATION LIMITED
TORONTO MONTREAL WINNIPEG VANCOUVER NEW YORK LONDON, ENG.
15 King Street West, Toronto

Do It Yourself

Instead of having the Courts or Statutes distribute your assets, you can provide your own distribution by making your will. And you can ensure that your wishes will be carried out by the appointment of a strong Trust Company as your executor and trustee.

We invite you to consult us in Confidence without incurring any obligation.

MONTREAL TRUST COMPANY

Montreal Trust Company
ESTABLISHED 1889
Montreal Trust Building, Toronto

Clarkson, Gordon, Dilworth & Nash
TORONTO MONTREAL HAMILTON WINNIPEG VANCOUVER
Chartered Accountants
E. R. C. CLARKSON & SONS
Authorized Trustees and Receivers.
15 Wellington Street West TORONTO

ABOUT INSURANCE

Does Business Suffer From Schizophrenia?

BY GEORGE GILBERT

Although the insurance business is based on scientific principles, more or less refined, it must be admitted that these principles are more or less abused in their application or ignored altogether in some lines at times.

There is no doubt that in many cases insurance practices and theories are adjusted to meet competition by gradually yielding to applied pressure, and that little has been accomplished in some branches in the way of investigation of underlying principles without reference to the practical problem of getting business and making a profit on it.

AS TO WHAT, if anything, is the matter with insurance generally or any particular branch of it, many and diverse opinions have been expressed from time to time by persons not engaged in the business, while occasionally an insider also takes it upon himself to point out a flaw here and there with the result that usually he only draws upon himself the wrath of his fellow-workers for his pains.

One of the latest diagnosticians of insurance ills from inside the business is Dr. Ralph H. Blanchard, who in his recent presidential address at the annual meeting of the Casualty Actuarial Society declared that insurance is at present suffering from schizophrenia, which being interpreted means that what is ailing it is a clash of the interests of the manager, the salesman and the actuary.

While the insurance business is based on scientific principles which are more or less refined, these principles are more or less abused in their application and often are ignored or perverted, he claims. The relative effectiveness of the actuary varies enormously, in his opinion; in fire insurance, he says, actuarial theory is applied only in the crudest way with a view to aggregate financial success, while in life insurance and workmen's compensation insurance it is an effective and recognized tool.

He claims that in all fields of insurance except life insurance, actuarial science has been used as a means to immediate ends, and that its extensive development in workmen's compensation insurance and its considerable use in other important casualty lines have been brought about largely by the necessity of justifying rates and reserves and by the compulsion of competition.

Effect of Competition

There is no doubt that insurance practices and theories in general are adjusted to meet competition by gradually yielding to applied pressure, and that little has been attempted, and less accomplished, in the fire and casualty branches in the way of investigation for the purpose of learning more about insurance without reference to the practical problems of obtaining more business and making a profit on it.

In his view, misinformation and irresponsible reasoning are used both by those who attack and those who support the present insurance structure, usually "in complete conviction of righteousness." Discussion of major insurance problems, he claims, proceeds in a cloud of dust with unsatisfactory results, and many very vocal disputants seem to resent the intimation that, whatever one's conclusions, one's facts should be accurate.

He contends that, although much is said about insurance as a service, the scientific approach has not been generally accepted, and that the process of meeting problems with unstudied figures and loose, even if temporarily effective, reasoning, means that the same problems are recurrent. That is, even though they may be forced under cover for the time being, if they are not attacked with full information and sound reasoning, they are not solved, he claims, but will appear again to plague those engaged in the business.

Test of Research Value

Dr. Blanchard makes a suggestion which if carried out might have long range effects of a very beneficial nature on the institution of insurance in the years to come. He suggests that insurance interests would do well to set up a research organization whose function would be to study thought and practice in all phases of insurance and to report facts and conclusions. Such an organization, in his view, should not be available for the solution of current problems, nor for the accumulation of ammunition to support preconceived positions. Instead, its function should be that of the scientist rather than that of the executive whose prime interest is in current results.

However, he is careful to make clear that he does not mean that research should be impractical, but that its justification would be the production of usable results for insurer and insured. His point is that its value should not be tested by immediate practical usefulness, and that it should not be called on to support competitive or other controversial activity.

To be practical in the long run, a research organization, in his opinion, should concern itself with much that is impractical over the short term, and its only short-term test should be unbiased and competent study of insurance problems. It should be critical, he says, in the sense of seeking accurately to evaluate data and conclusions from data, and it should be constructive in the sense of being always bent on eliminating the unsound and promoting adoption of the sound. Its primary purpose should be "to keep insurance in advance of or at least in tune with the times."

As he points out, the methods of social science are more applicable to insurance than those of physical science, because insurance phenomena can not be isolated and controlled in the laboratory, as insurance and the hazards on which it is based are constantly changing and the research student in this field must study trends and the preponderance of the evidence. Most facts, he points out, will be the results of complicated sets of causes in a state of flux rather than the carefully arranged combinations of the exact scientist.

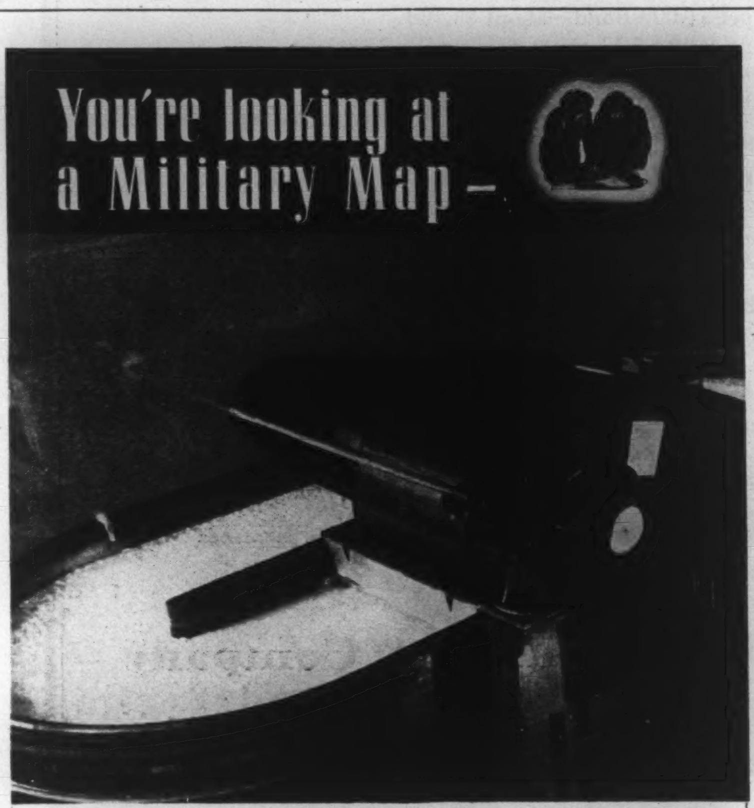
"But," he adds, "just as the 'impractical' investigations of a Faraday or a Steinmetz have led to highly 'practical' applications, so the ruminations and calculations of an insurance research worker should lead to useful improvements in insurance. And just as General Electric and General Motors have the goodwill of the public largely because they anticipate demand, so the insurance business might achieve greater acceptance as a beneficial institution."

A Negative Attitude

It is admitted that insurance companies have built up a magnificent structure and have contributed largely to the development of business and of personal investments, but it is pointed out that their very success seems to have bred an almost religious faith in things as they have been. Rightly or wrongly, as he aptly points out, the notion has got abroad that they are possessed of a negative attitude; that they may be depended upon to resist innovations and encroachments. The extent to which opinions rather than facts rule the business is another fact to which he calls attention.

It would be the function of a research organization such as he suggests to build up a body of significant statistical data and to replace impressions with factual conclusions. One problem which such an organization might profitably deal with is that of making available a more enlightening analysis of insurance disbursements than the present one which divides them into losses, expenses and surplus, which is useful in the business but which fails to convey any functional analysis of insurance service.

As he suggests, it would undoubtedly be desirable to have the disbursements analyzed in terms of (1) payments for the benefit of the insured, which would include losses, adjustment expenses in whole or in part, and expense of services, (2) selling expense as distinguished from service expense, and (3) surplus. The ratios now available are, as he says, misleading to the uninitiated and to some of the initiated, although it is essential to a proper understanding of the figures to know what has produced the ratios, as reduction of losses often leads to increase in expense ratios but with an overall saving to the public. Yet it is true that a high expense ratio or a low loss ratio is often regarded as clear evidence of unworthiness on the part of an insurance institution.



SOON this pulpy mass, transformed into strong white paper, will help a battery commander to pinpoint the enemy's position, or guide a convoy through treacherous mine-fields. Maps and charts by the millions are printed on paper supplied by Rolland and other Canadian paper mills. War industry, too, "maps out" its operations on paper—plans, blueprints, charts, control sheets. *From production line to front line, paper is in the thick of the fight.*

ROLLAND PAPER
COMPANY LIMITED
High Grade Paper Makers since 1882
MONTREAL, QUE.
BRANCH OFFICE: TORONTO, ONT. • MILLS AT ST. JEROME, QUE. AND MONT ROLLAND, QUE.

INCREASE YOUR BUSINESS
These tested sales aids have developed business for others—
THEY WILL PRODUCE FOR YOU
1—Inland Marine Manual—(a complete course in Inland Marine)
2—Use and Occupancy Visual Sales Chart
3—Reporting Form Visual Sales Chart
4—Personal Insurance Analysis
5—Business Survey
6—Modern Solicit Form
Ask To Have Our Fieldman Visit You
NEW YORK UNDERWRITERS INSURANCE COMPANY
Assets $9,643,355.67 Surplus to Policyholders $7,039,244.47
A. & J. H. Stoddart, General Agent
R. H. CAMPION, Manager for Canada, Dominion Bank Bldg., Toronto
Toronto General Agents
Murphy, Love, Hamilton, and Bascom, Toronto
Provincial Agents
R. Y. Hunter, Montreal
Osler, Hammond and Nanton, Ltd., Winnipeg
Alfred J. Bell & Co., Ltd., Halifax, N.S.
Frank R. and Geo. E. Fairweather, Ltd., Saint John, N.S.

ESTABLISHED 1906
THE MONARCH LIFE
Assurance Company
A PROGRESSIVE CANADIAN COMPANY

Established 1809
CANADA'S OLDEST INSURANCE COMPANY
THE
HALIFAX
INSURANCE
COMPANY
Cash Capital—$2,000,000.00
HEAD OFFICE HALIFAX, N.S.
Supervisory Office—8 King St. W.—Toronto

if YOU HOLD A NORTHWESTERN POLICY...
... your property is secured by the highest possible protection at the lowest cost consistent with absolute safety.
Applications for Agencies Invited
NORTHWESTERN
MUTUAL FIRE ASSOCIATION
EASTERN CANADIAN DEPARTMENT
Imperial Bldg., Hamilton, Ontario
WESTERN CANADIAN DEPARTMENT
Randall Bldg., Vancouver, B.C.

The
Wawanesa
Mutual Insurance Company
—ORGANIZED IN 1896—
Admitted Assets - $3,819,972.11
Surplus - - - - - - 2,014,637.07
—Write for Financial Statement—
Head Office: WAWANESA, Man.
Eastern Office: TORONTO, Ont.
Branches at Vancouver, Edmonton, Saskatoon, Winnipeg, and Montreal.

THE
LONDON &
LANCASHIRE
INSURANCE Co.
LTD.
ABSOLUTE SECURITY
W. R. HOUGHTON, MANAGER

LAW UNION & ROCK
INSURANCE COMPANY LIMITED
W. R. HOUGHTON, Canadian Manager
RIDOUT & STRICKLAND CO. LTD.
Toronto Agents

FIDELITY
Insurance Company
of Canada
TORONTO

THE
Casualty Company of Canada
HEAD OFFICE - TORONTO
E. D. GOODERHAM, President A. W. EASTMURE, Managing Director
AGENCY OPPORTUNITIES
IN SOME TERRITORIES THROUGHOUT CANADA

News of the Mines

BY JOHN M. GRANT

AS DEVELOPMENT proceeds on three levels of the No. 2 mine, west of the original producing area, it becomes apparent that Malartic Gold Fields holds promise of becoming a very large and profitable producer and results are well up to estimates made from the diamond drilling campaign. The average grade of ore here is $8.85 per ton at $38.50 gold, being around $1 a ton above the east mine. The present mill has a capacity of 600 tons, although sufficient equipment to handle 1,000 tons daily is on the property but ultimately a higher rate than this will be needed judging from the ore picture already disclosed. To keep development in the No. 1 mine about two years ahead of the mill, while the new mine is being fully developed, the No. 1 shaft is to be deepened to provide four more levels. The impressive widths and lengths of the west orebodies are likely to mean lower costs.

•

In the first nine months of 1943 Leitch Gold Mines had production of $665,544 as compared with $724,332 in the like period last year. The grade of ore treated in the third quarter was lower with the recovery $196,378 as against $233,273 in the previous three months. Tonnage treated was practically the same in both periods. The quarterly dividend of two cents a share was earned however, while profits were 2.47 cents and 2.48 cents in the second and first quarter of the current year. Leitch has been active during the past summer in prospecting to the west of the Missanabie area on a concession acquired from the Algoma Central Railway, but while some interesting geology was investigated, no commercial ore deposits were located.

•

Golden Manitou Mines, brought into production over a year ago in response to the demand for zinc for the war effort, has commenced a diamond drilling program to test the gold possibilities of the western section of the property. The company produces gold-silver-zinc concentrates which are sold to the Metals Reserve Co., of the United States and these contracts run well into next year. Net profits for the quarter ending Sept. 30 was 6.83 cents per share and for the nine months' period 16.25 cents per share, indicating earnings of about 23 cents a share for the whole year. It is expected the $375,000 bank loan will be paid off early next year and consideration can then be given to the retirement of the outstanding bonds.

•

In the Yellowknife district, in the Northwest Territories, the possibilities of finding important new sources of tantalum, columbian, lithium, indium, beryllium and tin, all of which are rare except the last mentioned, is regarded as favorable by Dominion geologists, following an examination of discoveries last summer. As the Yellowknife district, which is about 700 miles north of Edmonton, was heretofore looked upon as a "gold country" the location of rare metal occurrences may lead to developments of outstanding importance. As pointed out by Ottawa: "The minerals containing these metals were mostly little more than laboratory curiosities only a few years ago, but are now of steadily increasing importance in the new age of light metals and rare-metal alloys. To a considerable degree the extended use of some of the metals seems to have been held back by the lack of large known ore reserves. The Yellowknife district shows promise of remedying this deficiency as these occurrences there may be sufficiently large to stimulate the research necessary to develop wider use."

•

The new military highway provided the incentive for a small scale stampede last summer, with over a dozen of the more important Canadian mining companies sending exploration parties from Vancouver, and indications of similar activity were also shown on the part of some of the American mining organizations. While most of the outfits headed north from Vancouver, others went from Edmonton.

Company Reports

BANK OF MONTREAL

THE 126th annual financial statement of the Bank of Montreal, issued in its customary "easily understandable" form, shows assets of $1,313,000,000 which is $138,000,000 above the previous record figure of a year ago.

Profits at $3,302,834 show a slight increase over the figure for 1942 when the bank reported earnings of $3,283,018, and represent 4.30 per cent of the capital, reserve and undivided profits, compared with 4.31 per cent last year.

Deposits have shown a marked advance in the twelve-month period, notwithstanding the heavy inroads made into surplus funds by subscribers to Victory Loans. Under the deposit heading the bank shows an amount of $1,205,874,000 which is $140,000,000 above the figure for 1942, which constituted a record at that time.

Commercial and other loans at $226,399,000, are only slightly higher. Call loans have shown some increase and now amount of $22,036,000 as against $16,210,000 in 1942.

As would be expected, the bank's holdings of Government and other securities have risen sharply and now stand at $799,462,000 compared with $683,835,000 a year ago.

In line with this is the increase in the bank's quickly available resources which amount to $1,035,610,000, being 83.81 per cent of liabilities to the public.

With total resources amounting to $1,313,064,000 and liabilities to the public amounting to $1,235,631,000, there is left an excess of resources of $77,433,000. This is comprised of the capital of $36,000,000 and reserve fund, profit and loss account and reserve for dividends totalling $41,433,000, which together represent the shareholders' equity in the bank.

MAPLE LEAF MILLING

OPERATING profits almost double those for the preceding year and net before taxes nearly 200% greater are reported for the 12 months ended July 31, 1943, by the Maple Leaf Milling Co., Limited.

Demand for the company's products, the report says, was at the highest level since the last war, and mills operated at virtually full capacity with a resultant reduction in milling costs. The favorable location of Port Colborne mill for handling export business, it is pointed out, was also a factor contributing to expansion in earnings.

Tax requirements showed a perpendicular increase, however, and, as a result, final net earnings after deduction of refundable portion of excess profits tax were moderately lower than those for the preceding fiscal year at the equivalent of $1.02 a share on the "A" stock (on a participating basis) and 32 cents a share on the common as compared with $1.53 a share (participating basis) on "A" stock and 83 cents a share on common. Before deduction of refundable E. P. Tax net on Class "A" (on participating basis) for year under review was equal to $2.34 a share which compared with net for preceding fiscal year equal to $1.53 a share.

The balance sheet reflects active operating conditions during the period, both current assets and current liabilities showing wide expansion over previous year. Net working capital however, showed a moderate reduction.

BANK OF MONTREAL

Founded in 1817

A presentation, in easily understandable form, of the Bank's

ANNUAL STATEMENT

30th October, 1943

RESOURCES

Cash in its Vaults and Money on Deposit with Bank of Canada		$122,277,005.70
Notes of and Cheques on Other Banks *Payable in cash on presentation.*		50,369,612.03
Money on Deposit with Other Banks *Available on demand or at short notice.*		41,078,651.11
Government and Other Bonds and Debentures *Not exceeding market value. The greater portion consists of Dominion Government and high-grade Provincial and Municipal securities which mature at early dates.*		799,462,639.56
Stocks *Industrial and other stocks. Not exceeding market value.*		385,280.79
Call Loans		22,036,981.99
In Canada	$ 3,350,701.53	
Elsewhere	18,686,280.46	
Payable on demand and secured by bonds, stocks and other negotiable collateral of greater value than the loans.		
TOTAL OF *QUICKLY* AVAILABLE RESOURCES ***(equal to 83.81% of all Liabilities to the Public)***		$1,035,610,171.18
Loans to Provincial and Municipal Governments including School Districts		17,544,577.50
Commercial and Other Loans		226,399,651.32
In Canada	$215,445,397.05	
Elsewhere	10,954,254.27	
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.		
Bank Premises *Two properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on its books at $1.00 in each case. All other of the Bank's premises, the value of which largely exceeds $13,400,000.00 are included under this heading.*		13,400,000.00
Real Estate and Mortgages on Real Estate Sold by the Bank *Acquired in the course of the Bank's business and in process of being realized upon.*		553,727.65
Customers' Liability under Acceptances and Letters of Credit *Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.*		17,068,844.05
Other Assets not included in the Foregoing (but including refundable portion of Dominion Government taxes $195,472.75)		2,487,682.99
Making Total Resources of		$1,313,064,654.69

LIABILITIES

Due to the Public		
Deposits		$1,205,874,791.46
In Canada	$1,046,857,927.64	
Elsewhere	159,016,863.82	
Payable on demand or after notice.		
Notes of the Bank in Circulation *Payable on demand.*		9,790,640.00
Acceptances and Letters of Credit Outstanding *Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources").*		17,068,844.05
Other Liabilities *Items not included under the foregoing headings.*		2,897,045.82
Total Liabilities to the Public		$1,235,631,321.33
To meet which the Bank has resources as indicated above amounting to		$1,313,064,654.69
Leaving an excess of Resources over Liabilities, which represents the Shareholders' interest over which Liabilities to the Public take precedence.		
Capital	$36,000,000.00	
Reserve Fund, Profit & Loss Account and Reserves for Dividends	41,433,333.36	$ 77,433,333.36

PROFIT and LOSS ACCOUNT

Profits for the year ended 30th October, 1943, after making appropriations to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after deducting Dominion Government Taxes amounting to $2,913,194.04 (of which $165,585.92 is refundable under the provisions of The Excess Profits Tax Act)		$3,302,834.19
Dividends paid or payable to Shareholders	$2,160,000.00	
Written off Bank Premises	500,000.00	2,660,000.00
		$ 642,834.19
Balance of Profit and Loss Account, 31st October, 1942		$1,236,686.94
Balance of Profit and Loss carried forward		$1,879,521.13

GEORGE W. SPINNEY,
President

B. C. GARDNER,
General Manager

* * *

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 126 years the Bank of Montreal has been in the forefront of Canadian finance.

IMPERIAL BANK OF CANADA

69th ANNUAL MEETING

President and General Manager Address Shareholders

Review Financial and Economic Conditions

The Sixty-ninth Annual Meeting of Shareholders was held at the Head Office, Toronto, on November 24th. Mr. R. S. Waldie, President, addressed the meeting.

The President's Address

As you know, the end of our fiscal year was marked by the retirement, due to failing health, of Mr. A. E. Phipps as President of the Bank. But before speaking of the President's resignation I must refer to the loss sustained by the Bank in the death, earlier in the year, of our Director, Mr. R. O. McCulloch. A life-long resident of Galt, Ontario, Mr. McCulloch was highly regarded in the community where he lived, as well as by those who had the privilege of being associated with him. He became a Director in 1931, and was at all times a staunch supporter of the Bank, and most active in promoting its welfare. To fill the vacancy on the Board caused by Mr. McCulloch's death, our General Manager, Mr. H. T. Jaffray, was elected a Director.

The resignation of Mr. Phipps became effective on the 30th October, and I should like at this time to voice the sincere regret of the Directors and of the Shareholders that Mr. Phipps felt compelled by the state of his health to resign as President and Chief Executive Officer of the Bank. For over fifty-two years, Mr. Phipps has been an officer of this Bank, and having filled many positions of responsibility was our General Manager from 1921 to 1937. He became a Director in 1929, and in 1937 was elected President. During all that time Mr. Phipps rendered signal service to the Bank, and its present high reputation and standing in the business life of Canada is due in no small measure to his wise guidance.

I am pleased to say that in so far as his health permits, we shall continue to have the benefit of his experience and advice as Chairman of the Board.

Your Directors have done me the honour to elect me as President to succeed Mr. Phipps, and I should like to express to the Board my thanks for this mark of their confidence, and to say that, knowing the responsibilities that attach to the office, I will do my best to merit the confidence, not only of the Directors but that of the Shareholders and customers of the Bank as well.

I am very pleased to say that in recognition of his outstanding zeal and ability in the management of the affairs of the Bank, the Directors recently elected Mr. Jaffray to the office of Vice-President, a position in which our good friend, Col. Michie, will also continue to serve. Mr. Jaffray will continue as General Manager and will have associated with him Mr. W. G. More and Mr. Gordon D. Ritchie, who have been Assistant General Managers since 1937, and Mr. I. K. Johnston, whose appointment this year as a third Assistant General Manager was in keeping with the growth of the Bank. These men are all sound bankers of experience and ability, and I think that the management of the Bank's affairs could not be in better hands.

The General Manager has given you a full explanation of the changes in the Balance Sheet, and I hope that the results of the year's business as shown in the Profit and Loss Account will be considered satisfactory to the shareholders as they are to your Directors.

Largely due to war activities, the deposits of the Bank and its holding of government securities have reached record figures, and the total assets which again show a very substantial increase stand at the highest figure in the Bank's history. Altogether it is evident that your Bank has enjoyed its full share in the expansion of the country's business. The profits have been well maintained, and after providing for all other requirements have enabled us to pay our current dividend of 8% per annum and carry forward a substantially greater amount than last year. I should like to point out that the return to the shareholders based on Capital, Rest, and Surplus, which represent their investment in the Bank, amounts to only 3.55%, surely not an exorbitant rate. It will be appreciated that the amount paid in dividends is restricted by existing taxation laws, and at least we may hope that within a reasonable time after the war is over the burden of taxation will be lightened.

BUSINESS AND ECONOMIC CONDITIONS.

Our economic system is built on our diversified wealth of natural resources, and the contribution made by our eleven and a half million inhabitants to the war effort has been a notable one.

AGRICULTURE.

Agriculture has responded splendidly to the call for food and the financial position of the farmer is much improved. The 1943 wheat crop estimated at 296,000,000 bushels is only 50% of the 1942 harvest, but with the large carryover from last year, there is no anxiety regarding any shortage. The production of oats and barley for 1943 is estimated at 720,000,000 bushels, which is less than last year's crop. It must be remembered that approximately two-thirds of our farmers are engaged in the production of foods other than the principal grains, and many of those who were essentially wheat farmers are now concentrating upon livestock and livestock products. Farm cash income for the year 1942 has been estimated at $1,100,000,000 and the first six months of the present year show a gain of 25% over the same period of 1942. The increase in farm income generally has resulted in substantial liquidation of farm indebtedness.

FISHERIES.

The production of fish marketed last year was valued at $75,000,000. compared with $62,000,000. in 1941, and the value of sea-fish harvested in 1943 is reported to be nearly double that of last year. Large quantities have been shipped to the United Kingdom and other United Nations.

FORESTRY AND CONSTRUCTION.

Scarcity of manpower has seriously affected the production of logs for lumber and pulp, for which there has been a greater demand than could be supplied, with the result that all products of the forest including newsprint have been subject to strict control. Production of newsprint for the first 8 months of the year amounted to 1,965,000 tons, a reduction of nearly 9% compared with the same period last year and the industry is now able to operate at only 70% of capacity. New construction, apart from war needs, has also been restricted by lack of labour and material but with the return of peace and removal of wartime controls there will be a backlog of construction requirements which will give employment to many.

MINING.

Canada now ranks as the greatest exporter of base metals in the world, and the output this year will be the largest in the Dominion's history. This country now supplies about 40% of the war requirements of the United Nations for aluminum, and is producing 95% of the nickel, 20% of the zinc and mercury, 12½% of the copper, 15% of the lead, and 75% of the asbestos.

Gold production is down due to transfer of labour to what is considered more essential industries, gold not being regarded as a war necessity. When peace is restored, the gold mining industry should resume its important place in our economy, and will do so if given reasonable encouragement by our Governments.

EXTERNAL TRADE.

The complexion of Canada's external trade has been completely altered by the termination of trading with enemy and enemy-occupied countries, the outstanding feature being the steady increase in imports from the United States and a steady rise in exports to Great Britain, but contrary to the usual experience the value of exports to the United States is now somewhat greater than to Great Britain. Our export trade was 78% greater in the first eight months of 1943 than in the corresponding period of 1939, which reflects the heavy production and flow of munitions and war supplies to the widespread battlefields. The result has been that Canada has changed from a debtor to a creditor nation, the favourable balance of trade for 12 months ended 31st August, 1943, being $1,311,000,000.

WAR FINANCE.

The Minister of Finance and his advisers are to be commended for their direction of the country's war financing. Their wise management has left the banks free to serve the ordinary financial needs of the country, as well as to be ready when called upon to meet the requirements of the Government. The steps taken to control prices and curb inflation were necessary and have proved effective. These measures and the country's acceptance of the heavy burden of taxation have enabled the Government to pay 50% of the cost of the war out of current revenue, which is a creditable achievement. The response of the people to the various Victory Loans has been splendid and deserving of all praise. While the Government continues to spend at the present rate it should be possible for the Minister of Finance to raise the loans he needs. However, as the end of the war draws nearer I think it will become increasingly difficult to raise such huge sums of money from a tired people with frayed nerves who will be looking for relief from the heavy burden of taxation and vexatious controls. This would seem to make it imperative for the Government to effect every economy and to reduce its spending to the lowest possible amount and in cases where some controls must be continued, e.g., to curb inflation, the people should be kept fully informed of the reasons for the controls retained.

POST-WAR PROBLEMS.

It is gratifying to know that the problems of readjustment which must be faced in the postwar period are receiving careful study by the Government and others, for these problems call for the serious consideration of everyone. Our first responsibility will be to see that men of the fighting forces are returned to civil employment, and that proper provision is made for those who are unable to work.

Immigration must be planned, and life on the land should be encouraged, and the small business man given assistance, if required. The worker should be assured of steady employment, in good surroundings, and at fair wages. The Government should withdraw from business activities and rescind the hampering regulations now existing, which should release to industry a large body of officials that has been built up to administer these regulations. If all these things are done under a free economic system it should make for a more contented people and Canada a happier place in which to live.

Coming back to our own immediate affairs, we are proud of the part we have been able to take in the financing of the war, including our own customers who have been engaged in the manufacture and production of supplies of every kind, and we are grateful for the confidence reposed in us by the public, which confidence we will do our best to retain. For our part, we are also prepared to do our full share in the reconstruction and readjustment period which will follow after the war.

I would like to join with the General Manager and pay my tribute to the 583 members of the staff who have given their services to the Armed Forces and to extend the sincere sympathy of myself, the Directors and the Shareholders to the families of those 22 officers who have already paid the supreme sacrifice.

It is with pleasure that I bear testimony to the efficiency and devotion to duty of the remaining members of the Staff, from the General Manager down, the majority of them now comprising young women, all of whom continue to perform their duties under arduous circumstances to the entire satisfaction of the Directors and management and with credit to themselves and to the public whom they serve.

Mr. H. T. JAFFRAY

General Manager

As you have seen from the announcements in the Press, Mr. Phipps, who since 1937 has been President of the Bank, and who before that was General Manager from July 1921 to January 6, 1937, has found it necessary because of his health to resign his position as President.

I have been closely associated with Mr. Phipps for a great many years, having been his accountant when he was Manager of our Revelstoke Branch in 1905, and having succeeded him in later years as Western Inspector, Superintendent of Western Branches, Assistant General Manager and finally as General Manager. I cannot speak too highly of Mr. Phipps' qualifications as a banker nor of the service which he has rendered to this Bank and it was with the greatest regret that I learned of his decision and I know that the feeling of the whole staff of the Bank is the same as my own.

I am glad, however, that we are not to lose the benefit of his counsel and advice entirely as you will also have read that he has accepted the position of Chairman of the Board of Directors.

To succeed Mr. Phipps as President we are very fortunate in the election of Mr. R. S. Waldie. Mr. Waldie became a Director of the Bank in 1919; Vice-President in 1931 and has during all these years taken a very keen interest in the Bank's affairs. He is thoroughly familiar with our activities and his choice for the position of President is a very pleasing one to myself and my associates, and I consider a very happy one for the shareholders and customers of the Bank.

I will now proceed with my explanations of the Profit and Loss Account and the Balance Sheet.

PROFIT AND LOSS.

The net profit after deducting taxes, the usual contributions to the Pension and Guarantee Funds and after making transfers to Contingent Account to provide for all bad and doubtful debts amounts to $836,934.45, an amount very slightly in excess of a year ago. Dividends at $560,000. are reduced $105,000. owing to the rate of 8% established in August, 1942, for the reasons which I explained a year ago, being applicable to the full year. The usual write-off of $150,000 on Bank Premises has been made and the balance carried forward is $126,934.45 as compared with $21,149.05 a year ago, the increase being almost exactly the amount of the reduction in the dividends, and leaving the total balance at credit of Profit and Loss account $846,925.72. We consider the showing not unsatisfactory and hope you will agree.

LIABILITIES.

Turning to the Balance Sheet and taking the liabilities in order you will note that our circulation is now reduced to $1,852,770. We are compelled to bring it down to not more than $1,750,000 by the first of January, 1945, and anticipate no difficulty in doing so.

Deposits by the Dominion Government, by Provincial Governments and by the public now total $243,913,562., an increase over a year ago of $26,560,000. Deposits by the Dominion Government are lower to the extent of $1,800,000. Deposits by Provincial Governments are higher to the extent of $5,600,000. Deposits by the public not bearing interest show an increase of $10,500,000. and interest bearing deposits show an increase of a little over $12,000,000. The growth in these figures can I think be considered satisfactory and is a reflection of the business activity of the country under present conditions. Deposits by and balances due to other chartered Banks in Canada and to Banks and banking correspondents abroad total $5,166,182.—an increase of approximately $1,800,000. over a year ago, and acceptances and letters of credit outstanding total $2,845,319.—a reduction of $692,000. from a year ago. Both these items require no explanation as they are ordinary day to day fluctuations.

ASSETS.

Now turning to the assets, our holdings of cash, which include coin, notes of the Bank of Canada, deposits with the Bank of Canada and notes of other Canadian and foreign Banks total $27,291,286.—an increase of a little over $3,000,000 during the year, and represent 10.8% of our total liabilities to the public. A year ago the percentage was 10.7%. When we add to this our other immediate assets of cheques on other banks, and balances due by other Banks in Canada and abroad, the total amounts to $45,986,815.—an increase of $4,830,000. over a year ago and the percentage of this reserve to our total liabilities to the public works out at 18.3%—exactly the same as it was last year.

Dominion and Provincial Government direct and guaranteed securities maturing within two years total $90,508,840.—an increase of approximately $22,000,000. all of which can be accounted for by short term advances to the Dominion Government, in the form of six months certificates of deposit, bearing interest at the rate of ¾ of 1% per annum. Other Dominion and Provincial Government direct and guaranteed securities total $46,471,309.—an increase of a little over $8,000,000. during the year. Canadian Municipal securities at $4,771,727. show a reduction of some $635,000. and other bonds, debentures and stocks at $532,879., an increase of approximately $470,000. These items bring our total investment portfolio to $142,284,756., an amount almost exactly $30,000,000. in excess of what it was a year ago, and when we add to this our call loans amounting to $2,127,452—an increase of $640,000. over last year—the total of our readily realizable assets comes to slightly over $190,000,000.—or a little more than 75% of our total liabilities to the public.

Loans to Provincial Governments amount to $219,284.—a reduction of $198,000.—and loans to Cities, Towns, and Municipalities at $2,877,133.—a reduction of $282,000. as compared with a year ago. Neither of these items requires any explanation.

This brings us to the item of Current Loans and Discounts in Canada which stand at $68,023,145.—a reduction of $7,445,000. from last year. A considerable portion of this reduction is what might be termed temporary fluctuation, but there is a trend towards lower borrowings caused mainly by lower inventories and by the increased extent to which Canadian industry is operating for Government and war purposes. The only other item of size is our Bank Premises which now stands at $5,182,452.—a reduction of $242,000. during the year. $150,000. of this is the annual write-off, and the balance is largely accounted for by the sale of premises where branches have been discontinued.

The remaining items on our Balance Sheet, namely Non-Current Loans, Mortgages on Real Estate Sold, and Other Assets require no explanation—the total of the three being only $219,519, and I will only add that none of the items are overvalued.

BRANCHES.

During the year, in conformity with the policy of all banks to try and curtail unnecessary services, in view of the manpower shortage, we closed our branches at Wellesley and Sherbourne Streets and Bloor and Durie Streets in the City of Toronto; at Beardmore, Thorold, and Victoria Avenue, Niagara Falls, in the Province of Ontario; two sub branches at Nashville and Nobleton also in Ontario; Coderre in the Province of Saskatchewan and Granville and 4th Avenue, Vancouver in British Columbia. No branches were opened, and the total number of branches is now 170—being 9 less than a year ago. I cannot see any reason why this trend should continue but it may be some time before we are again in a position to expand the number of our branches and I can only add that it is our wish to do so and to give the greatest possible service to the public as soon as conditions will permit.

SHAREHOLDERS.

The shareholders of the Bank as on September 30, 1943, total 2,726—a decrease of 7 during the year. These include American shareholders numbering 299—a decrease of one during the year. The average holding of each shareholder is approximately 25 shares.

STAFF.

The staff of the Bank as on October 30th, 1943 totalled 1,632—an increase of 41 during the year, and included 1,050 lady employees—of whom 909 are temporary clerks for the duration of the war. These figures do not include 538 members of our staff who are serving with the armed forces, and all of whom were granted leave of absence when they enlisted. The total enlistments to date number 583 or 48.8% of our total male staff at the outbreak of the war. Of this number 23 have been honourably discharged from the army and have returned to work, but I regret to say that 22 have made the supreme sacrifice; three other members are prisoners of war, and four more are recently reported missing following operations overseas. The shareholders of the Bank may well be proud of the showing that our staff have made in their response to their country's call, and I am sure all will join with me in deepest sympathy to the relatives and friends of those who will not return. I might add that in addition to the above we have five lady members of our staff on active service. We also in my opinion owe a debt of gratitude to the lady members who have so willingly taken the place of our enlisted men. Without their help it would have been almost impossible to carry on and give the public the service that they expect and are entitled to.

The President in his address will deal with business conditions throughout the country and I will leave it to him to do so, but before closing there are one or two remarks I wish to make.

While at this time all our energies are directed towards a successful conclusion of the war, we, like all other corporations and most individuals, are giving a great deal of thought to postwar development, postwar employment and what is commonly called postwar security.

I hope all will agree that after the war is over every citizen of this country, who is able and willing to work, should have the right to gainful employment where individual effort will be encouraged and where the results of such efforts will, in proper degree, accrue to those who put them forth, and I think everyone in a position to furnish or to extend employment accepts as his personal responsibility the obligation to try and bring this situation about.

In all thinking and planning, however, we cannot escape the conclusion that our best plans can be brought to naught if the Governments of the nations of the world again build prohibitive tariff walls around their countries, preventing the inflow of the surplus products of other nations, and, in turn, limiting the employment in their own country to the production of such goods as will meet the requirements of home consumption only, as it is axiomatic in world trade that if a nation will not buy the excess output of others it cannot sell its own surplus products.

I trust, therefore, that our Government, and the Governments of other nations, will at a date well in advance of the termination of hostilities and the release of our men from the armed forces, be able to announce plans that will furnish the required assurance to those who are anxious to prepare for postwar employment.

Another problem, that affects and limits postwar planning, is the great uncertainty of taxation, both present and future. No corporation or individual can with assurance undertake future expansion, with its increased employment, so long as it or he is unable to obtain a definite and final assessment of present taxation and all plans must meantime be tentative and may well be delayed beyond the date when to carry them out becomes an essential factor in providing employment for our returning men and in helping bridge the change over of industry from war to peace.

It is perhaps too much to ask that our Government should be able to forecast the scale of future taxation, but the sooner they can forecast definitely the trend thereof the sooner and to the greater extent will the confidence that is essential to future expansion, arise. This applies not only to our industrial development but to a most marked degree to our mining industry.

Given the knowledge that the markets of the world are not closed to the products of their industry and the assurance that individual effort and initiative will not be strangled by over-taxation or by over-regulation I am satisfied the businessmen of this country who have made such a splendid contribution towards winning the war will not fail in their obligations when peace returns.

The other situation I wish to refer to is the wave of socialistic propaganda that under one name or another has become a definite threat to our political and economic future. Cloaked in generalities, which they try not to clarify, the exponents of these ideas seek power by the offer of the oldest of all bribes—the promise of something for nothing. They promise that placed in power, they will raise the whole standard of living without individual effort on the part of anyone, and that this can be brought about by nationalizing the banks, the insurance companies, the transportation systems and all the key industries of the country. To nationalize them, they seem to propose that the present owners—in our case 2,726 shareholders—shall be compelled, by laws these socialists propose to pass, to sell their shares to the Government, at a price the latter propose to fix, and to be paid in some form which the then Government would propose to dictate. With this change of ownership they appear to claim that our natural resources can be so developed that not only can the whole scale of living conditions be raised but that it can be done with greater leisure for all. In a nutshell what they claim is that by substituting licensing and controls for individual effort and experience, they can obtain a large volume of result. When they fail to do so, and are forced to deal with facts instead of theories they will find that the maximum amount that can be allotted to all purposes from current income is the total of the national income of the nation, which as I have already pointed out may be largely governed by our access to foreign markets.

It is a favourite argument that if five billion dollars a year can be raised for war it can be raised in times of peace, but forgetting that in war we have had an insistent market for everything we can produce and that our national income under this stimulus has reached a peak of eight billion dollars annually. If the annual national income declines the same amount of money will not be available from that source. Also they forget or ignore the fact that to spend irrespective of income for no matter how worthy the cause, must, insofar as it exceeds income, be met from the accumulated results of past thrift and labour, and that in the case of a nation, as with an individual, the savings of the past can only be spent once. This is something that the more than 4,000,000 savings depositors in the chartered banks, the more than 2,500,000 Canadian holders of life insurance policies, and the more than 3,000,000 buyers of Victory Bonds, may well ponder, for, in the final analysis, it is with their savings that these theorists purpose to try out their experiments.

It is again my privilege to express my appreciation of the support and assistance that the management have received during the year from your Chairman of the Board, from your President and from each and every member of the Board of Directors. They are all most regular attendants at our weekly meetings and their help and advice are available to the management at all times and have been of the greatest assistance in the conduct of the Bank's affairs.

The following were elected Directors: Messrs. A. E. Phipps; Col. J. F. Michie; R. S. Waldie; G. C. Heintzman; J. W. Hobbs; Walter C. Laidlaw; John A. Northway; G. H. Aikins, K.C., Winnipeg; H. E. Sellers, Winnipeg; W. B. Woods; Arthur L. Bishop; E. E. Buckerfield, Vancouver; C. G. Cockshutt, Brantford; Herbert H. Horsfall; H. T. Jaffray; W. B. Powell, Hamilton; H. L. McCulloch, Galt.

A subsequent meeting of the Directors elected: Messrs. A. E. Phipps, Chairman of the Board; R. S. Waldie, President; Col. J. F. Michie and H. T. Jaffray, Vice-Presidents.